
State: Illinois **Filing Company:** The Medical Protective Company
TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations
Product Name: Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers
Project Name/Number: Class Plan Filing/14-ILMD-01

Filing at a Glance

Company: The Medical Protective Company
Product Name: Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers
State: Illinois
TOI: 11.0 Medical Malpractice - Claims Made/Occurrence
Sub-TOI: 11.0000 Med Mal Sub-TOI Combinations
Filing Type: Rate/Rule
Date Submitted: 06/10/2014
SERFF Tr Num: MDPC-129582825
SERFF Status: Closed-Filed
State Tr Num:
State Status: Under Review
Co Tr Num: 14-ILMD-01

Effective Date: 09/01/2014
Requested (New):
Effective Date: 09/01/2014
Requested (Renewal):
Author(s): Melissa Millican, Christopher Cole
Reviewer(s): Gayle Neuman (primary), Caryn Carmean, Julie Rachford
Disposition Date: 07/07/2014
Disposition Status: Filed
Effective Date (New): 09/01/2014
Effective Date (Renewal): 09/01/2014

State Filing Description:
ROUTED 6/11/14

State: Illinois **Filing Company:** The Medical Protective Company
TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations
Product Name: Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers
Project Name/Number: Class Plan Filing/14-ILMD-01

General Information

Project Name: Class Plan Filing Status of Filing in Domicile: Pending
Project Number: 14-ILMD-01 Domicile Status Comments:
Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular: N/A
Filing Status Changed: 07/07/2014
State Status Changed: 06/11/2014 Deemer Date:
Created By: Christopher Cole Submitted By: Christopher Cole
Corresponding Filing Tracking Number:

Filing Description:

The Medical Protective Company (MedPro) respectfully submits the attached exhibits supporting rate revisions to the Physicians & Surgeons Occurrence and Claims Made programs in the state of Illinois. The proposed revisions will result in an overall premium decrease of 5.8%. This will be accomplished through classification relativity changes with an estimated impact of -5.5% and a rule change with an estimated impact of 0.3%. The combined premium effect of these changes is -5.8% {-0.058 = [(1.0 - 0.055) x (1.0 - 0.003)] - 1.0}.

Company and Contact

Filing Contact Information

Melissa Millican, Paralegal melissa.millican@medpro.com
5814 Reed Road 260-486-0838 [Phone]
Fort Wayne, IN 46835 260-486-0733 [FAX]

Filing Company Information

The Medical Protective Company CoCode: 11843 State of Domicile: Indiana
5814 Reed Road Group Code: 31 Company Type:
Fort Wayne, IN 46835 Group Name: State ID Number:
(260) 486-0838 ext. [Phone] FEIN Number: 35-0506406

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Refer to our checklists prior to submitting filing (http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp) .: acknowledged

Refer to our updated (04/06/2007) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: acknowledged

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABILITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. However, a Summary Sheet (RF-3) is required to be filed. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc. :

State:	Illinois	Filing Company:	The Medical Protective Company
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http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp .: acknowledged

Medical Malpractice rates/rules may now be submitted using SERFF effective January 1, 2012.: acknowledged

The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Liquor Liability, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.": n/a

When selecting a form filing type for a multiple form filing, use the dominant type from these choices: APP - application; CER - certificate; COF - coverage form; DPS - declaration page; END - endorsement; POJ - policy jacket; ORG - Companies adopting an Advisory or Rating Organization's filing. Example: If you are submitting a policy as well as endorsements, a declaration page and an application, you would select "POL" for policy.: n/a- rate/rule filing

State:	Illinois	Filing Company:	The Medical Protective Company
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers		
Project Name/Number:	Class Plan Filing/14-ILMD-01		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Gayle Neuman	07/07/2014	07/07/2014

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Julie Rachford	06/26/2014	06/26/2014

Response Letters

Responded By	Created On	Date Submitted
Melissa Millican	07/03/2014	07/03/2014

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	IL MD OCC Increased Limit Factors	Christopher Cole	06/17/2014	06/17/2014
Rate	IL MD SCM Increased Limit Factors	Christopher Cole	06/17/2014	06/17/2014
Rate	IL MD OCC Excess Limit Factors	Christopher Cole	06/17/2014	06/17/2014
Rate	IL MD SCM Excess Limit Factors	Christopher Cole	06/17/2014	06/17/2014
Supporting Document	Strike Thru's	Christopher Cole	06/17/2014	06/17/2014

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective Date	Note To Reviewer	Melissa Millican	07/07/2014	07/07/2014
effective date	Note To Filer	Gayle Neuman	07/07/2014	07/07/2014
Actuarial Review	Reviewer Note	Julie Rachford	07/03/2014	

State:	Illinois	Filing Company:	The Medical Protective Company
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers		
Project Name/Number:	Class Plan Filing/14-ILMD-01		

Disposition

Disposition Date: 07/07/2014
Effective Date (New): 09/01/2014
Effective Date (Renewal): 09/01/2014
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Medical Protective Company	-8.600%	-5.800%	\$-1,105,202	509	\$19,055,207	-40.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Form RF3 - (Summary Sheet)		Yes
Supporting Document	Certification		Yes
Supporting Document	Request to Maintain Data as Trade Secret Information		Yes
Supporting Document	Manual		Yes
Supporting Document (revised)	Strike Thru's		Yes
Supporting Document	Strike Thru's		Yes
Supporting Document	Statistical Agent		Yes
Supporting Document	Exhibits		Yes
Supporting Document	Response document, 07/03/2014		Yes
Rate	IL MD OCC Class Plan		Yes
Rate	IL MD SCM Class Plan		Yes
Rate	IL MD OCC Rates		Yes
Rate	IL MD SCM Rates		Yes
Rate	IL MD OCC Claim Free Credit Rule		Yes
Rate	IL MD SCM Claim Free Credit Rule		Yes
Rate	IL - State Rate Pages - Section III - Physicians & Surgeons		Yes

State:	Illinois	Filing Company:	The Medical Protective Company
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers		
Project Name/Number:	Class Plan Filing/14-ILMD-01		

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	IL MD OCC Increased Limit Factors		Yes
Rate	IL MD SCM Increased Limit Factors		Yes
Rate	IL MD OCC Excess Limit Factors		Yes
Rate	IL MD SCM Excess Limit Factors		Yes

State: Illinois **Filing Company:** The Medical Protective Company
TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations
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Project Name/Number: Class Plan Filing/14-ILMD-01

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	06/26/2014
Submitted Date	06/26/2014
Respond By Date	07/03/2014

Dear Melissa Millican,

Introduction:

This is to acknowledge receipt of your filing. Your submission is not acceptable for filing in Illinois due to the following reasons:

Objection 1

Comments: Please define and provide the supporting calculation for item 4 of Exhibit II, the average base equivalent factor (1.606).

Conclusion:

Sign up to get e-mail notification for updates to the Department's website. <http://insurance.illinois.gov/RSS/>

Please refer to the appropriate Property Casualty IS3 Review Requirements Checklist before submitting any filing. The checklists are available at the Department's Web site or at the following link:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp

Please submit compliant form(s) no later than the date shown above or the entire filing may be disapproved. Please be advised that when the Director disapproves the form(s) you must immediately cease using the form(s) in Illinois.

Please give this matter your immediate attention. If you have any question regarding this filing please feel free to contact me.

Sincerely,

Julie Rachford

State:	Illinois	Filing Company:	The Medical Protective Company
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Product Name:	Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers		
Project Name/Number:	Class Plan Filing/14-ILMD-01		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/03/2014
Submitted Date	07/03/2014

Dear Gayle Neuman,

Introduction:

Response 1

Comments:

Please find attached our response attached for your continued review.

Related Objection 1

Comments: Please define and provide the supporting calculation for item 4 of Exhibit II, the average base equivalent factor (1.606).

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response document, 07/03/2014
Comments:	attached
Attachment(s):	ILMD - Response Doc - 07-2014.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Please let me know if you should need anything additional.

Thank you,

Melissa

Sincerely,

Melissa Millican

State: Illinois
TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations
Product Name: Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers
Project Name/Number: Class Plan Filing/14-ILMD-01

Filing Company: The Medical Protective Company

Amendment Letter

Submitted Date: 06/17/2014

Comments:

We have amended the filing to include some pages that were inadvertently omitted.

Thank you for your time in review of the filing.

Thank you,

Chris

Changed Items:

No Form Schedule Items Changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	IL MD OCC Increased Limit Factors	ILF-IL; IL-14-1	Replacement		06/17/2014 By:
2	IL MD SCM Increased Limit Factors	ILF-IL; IL-14-1	Replacement		06/17/2014 By:
3	IL MD OCC Excess Limit Factors	ELF-IL; IL-14-1	Replacement		06/17/2014 By:
4	IL MD SCM Excess Limit Factors	ELF-IL; IL-14-1	Replacement		06/17/2014 By:

State:	Illinois	Filing Company:	The Medical Protective Company
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers		
Project Name/Number:	Class Plan Filing/14-ILMD-01		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Strike Thru's
Comments:	Attached
Attachment(s):	IL MD Rates OCC.pdf IL MD CFC OCC.pdf IL MD CFC SCM.pdf IL MD Rates SCM_1.pdf IL MD Rates SCM_2.pdf Section III State Exception_1.pdf Section III State Exception_2.pdf IL OCC ILF.pdf IL OCC ELF.pdf IL SCM ILF.pdf IL SCM ELF.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Strike Thru's</i>
Comments:	<i>Attached</i>
Attachment(s):	<i>IL MD Rates OCC.pdf</i> <i>IL MD CFC OCC.pdf</i> <i>IL MD CFC SCM.pdf</i> <i>IL MD Rates SCM_1.pdf</i> <i>IL MD Rates SCM_2.pdf</i> <i>Section III State Exception_1.pdf</i> <i>Section III State Exception_2.pdf</i>

State: Illinois **Filing Company:** The Medical Protective Company
TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations
Product Name: Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers
Project Name/Number: Class Plan Filing/14-ILMD-01

Note To Reviewer

Created By:

Melissa Millican on 07/07/2014 09:37 AM

Last Edited By:

Gayle Neuman

Submitted On:

07/07/2014 09:51 AM

Subject:

Effective Date

Comments:

Yes at this time, we request to use the effective date of 9/1/14.

Thank you,
Melissa

State: Illinois **Filing Company:** The Medical Protective Company
TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations
Product Name: Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers
Project Name/Number: Class Plan Filing/14-ILMD-01

Note To Filer

Created By:

Gayle Neuman on 07/07/2014 08:32 AM

Last Edited By:

Gayle Neuman

Submitted On:

07/07/2014 09:51 AM

Subject:

effective date

Comments:

The Department of Insurance has now completed its review of this filing. You previously requested the filing be effective September 1, 2014. Do you still wish to use that effective date? Your prompt response is appreciated.

State: Illinois **Filing Company:** The Medical Protective Company
TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations
Product Name: Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers
Project Name/Number: Class Plan Filing/14-ILMD-01

Reviewer Note

Created By:

Julie Rachford on 07/03/2014 01:55 PM

Last Edited By:

Gayle Neuman

Submitted On:

07/07/2014 09:51 AM

Subject:

Actuarial Review

Comments:

Actuarial review complete.

State:	Illinois	Filing Company:	The Medical Protective Company
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers		
Project Name/Number:	Class Plan Filing/14-ILMD-01		

Rate Information

Rate data applies to filing.

Filing Method:	file and use
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	05/01/2014
Filing Method of Last Filing:	file and use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Medical Protective Company	-8.600%	-5.800%	\$-1,105,202	509	\$19,055,207	-40.000%	0.000%

State: Illinois
TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations
Product Name: Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers
Project Name/Number: Class Plan Filing/14-ILMD-01

Filing Company: The Medical Protective Company

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		IL MD OCC Class Plan	PRC-IL; 09/01/14	Replacement		IL MD OCC Class Plan-2014.pdf
2		IL MD SCM Class Plan	PRC-IL; 09/01/14	Replacement		IL MD SCM Class Plan-2014.pdf
3		IL MD OCC Rates	RTS-OCC; IL-14-1	Replacement		IL MD Rates OCC.pdf
4		IL MD SCM Rates	RTS-CM; IL-14-1	Replacement		IL MD Rates SCM.pdf
5		IL MD OCC Claim Free Credit Rule	CFC-IL; 09/01/14	Replacement		IL MD CFC OCC.pdf
6		IL MD SCM Claim Free Credit Rule	CFC-IL; 09/01/14	Replacement		IL MD CFC SCM.pdf
7		IL - State Rate Pages - Section III - Physicians & Surgeons	SR-IL-III-(1-3, 5-67, 73); 09/01/14	Replacement		Section III State Exception.pdf
8		IL MD OCC Increased Limit Factors	ILF-IL; IL-14-1	Replacement		IL OCC ILF.pdf
9		IL MD SCM Increased Limit Factors	ILF-IL; IL-14-1	Replacement		IL SCM ILF.pdf
10		IL MD OCC Excess Limit Factors	ELF-IL; IL-14-1	Replacement		IL OCC ELF.pdf
11		IL MD SCM Excess Limit Factors	ELF-IL; IL-14-1	Replacement		IL SCM ELF.pdf

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS
OCCURRENCE PROGRAM
PHYSICIANS & SURGEONS RATE CLASSES

CLASS IA

NON-SURGICAL SPECIALISTS TO INCLUDE: ALLERGY, OPHTHALMOLOGY AND PSYCHIATRY.

CLASS IB

NON-SURGICAL SPECIALISTS TO INCLUDE: DERMATOLOGY, ENDOCRINOLOGY, FORENSIC MEDICINE, NUCLEAR MEDICINE, OCCUPATIONAL MEDICINE, PATHOLOGY, PEDIATRICS, PHYSIATRY, PREVENTATIVE MEDICINE, PUBLIC HEALTH AND RHEUMATOLOGY.

CLASS IC

NON-SURGICAL SPECIALISTS TO INCLUDE: AEROSPACE MEDICINE, GERIATRICS, GYNECOLOGY, HEMATOLOGY/ONCOLOGY, NEPHROLOGY, NUTRITION, OTORHINOLARYNGOLOGY, PHARMACOLOGY AND SURGICAL SPECIALISTS PERFORMING NO SURGERY.

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: DERMATOLOGY AND OPHTHALMOLOGY.

CLASS ID

NON-SURGICAL SPECIALISTS TO INCLUDE: CARDIOLOGY (INCLUDING SWAN-GANZ), DIABETES, FAMILY/GENERAL PRACTICE AND INTERNAL MEDICINE.

SURGICAL SPECIALISTS IN OPHTHALMOLOGY.

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ILLINOIS

OCCURRENCE PROGRAM

PHYSICIANS & SURGEONS RATE CLASSES

CLASS IE

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: ENDOCRINOLOGY, HOSPITALISTS, NEPHROLOGY AND SHOCK THERAPY.

CLASS IIA

NON-SURGICAL SPECIALISTS TO INCLUDE: DIAGNOSTIC RADIOLOGY, GASTROENTEROLOGY, INFECTIOUS DISEASE, NEUROLOGY AND URGENT CARE.

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: HEMATOLOGY/ONCOLOGY, PATHOLOGY, PEDIATRICS AND RADIATION THERAPY.

SURGICAL SPECIALISTS TO INCLUDE: ANESTHESIOLOGY, PAIN MANAGEMENT AND PAIN MEDICINE.

CLASS IIB

NON-SURGICAL SPECIALISTS TO INCLUDE: NEONATOLOGY AND PULMONARY DISEASE

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: CARDIOLOGY (RIGHT HEART CATHETERIZATION), DIAGNOSTIC RADIOLOGY, GASTROENTEROLOGY, GERIATRICS, GYNECOLOGY, INFECTIOUS DISEASE, INTENSIVE CARE, INTERNAL MEDICINE, OTORHINOLARYNGOLOGY, NEUROLOGY, RADIOPAQUE DYE INJECTION, RADIOLOGY - INCLUDING MAMMOGRAPHY AND SURGICAL SPECIALISTS PERFORMING MINOR SURGERY - NOT OTHERWISE CLASSIFIED.

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ILLINOIS
OCCURRENCE PROGRAM
PHYSICIANS & SURGEONS RATE CLASSES

CLASS IIB

GENERAL PRACTICE OR SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON OTHER THAN THEIR OWN PATIENTS - NOT PRIMARILY ENGAGED IN MAJOR SURGERY (NO DELIVERIES).

PHYSICIANS OTHERWISE IN CLASS IA, CLASS IB, CLASS IC, CLASS ID, CLASS 1E OR CLASS IIA PERFORMING ANY OF THE FOLLOWING: ACUPUNCTURE.

CLASS IIC

EMERGENCY MEDICINE WITH NO MAJOR SURGERY.

GENERAL PRACTICE OR SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON OTHER THAN THEIR OWN PATIENTS - NOT PRIMARILY ENGAGED IN MAJOR SURGERY (INCLUDING DELIVERIES).

SURGICAL SPECIALISTS IN UROLOGY AND OTORHINOLARYNGOLOGY.

CLASS IID

SURGICAL SPECIALISTS TO INCLUDE: COLON AND RECTAL, FAMILY/GENERAL PRACTICE, GASTROENTEROLOGY, GERIATRICS AND PLASTIC SURGERY - NO ELECTED COSMETIC.

PHYSICIANS OTHERWISE IN CLASS IA, CLASS IB, CLASS IC, CLASS ID, CLASS 1E, CLASS IIA, CLASS IIB OR CLASS IIC PERFORMING CARDIOLOGY (LEFT HEART CATHETERIZATION).

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ILLINOIS
OCCURRENCE PROGRAM
PHYSICIANS & SURGEONS RATE CLASSES

CLASS III

SURGICAL SPECIALISTS IN EMERGENCY MEDICINE.

CLASS IV

SURGICAL SPECIALISTS TO INCLUDE: COSMETIC SURGERY, GYNECOLOGY, HAND SURGERY, HEAD AND NECK SURGERY, ORTHOPEDIC SURGERY (EXCLUDING SPINAL) AND PLASTIC SURGERY - NOT OTHERWISE CLASSIFIED.

CLASS V

SURGICAL SPECIALISTS TO INCLUDE: CARDIOVASCULAR SURGERY, GENERAL SURGERY, THORACIC SURGERY AND VASCULAR SURGERY.

CLASS VIA

SURGICAL SPECIALISTS IN ORTHOPEDIC SURGERY (INCLUDING SPINAL) AND ABDOMINAL SURGERY.

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ILLINOIS
OCCURRENCE PROGRAM
PHYSICIANS & SURGEONS RATE CLASSES

CLASS VIB

SURGICAL SPECIALISTS TO INCLUDE: BARIATRIC SURGERY, OB/GYN AND TRAUMATIC SURGERY.

CLASS VII

RESERVED FOR FUTURE USE.

CLASS VIII

SURGICAL SPECIALISTS IN NEUROLOGICAL SURGERY.

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Professional Protection Exclusively Since 1899

ILLINOIS
STANDARD CLAIMS MADE PROGRAM
PHYSICIANS & SURGEONS RATE CLASSES

CLASS IA

NON-SURGICAL SPECIALISTS TO INCLUDE: ALLERGY, OPHTHALMOLOGY AND PSYCHIATRY.

CLASS IB

NON-SURGICAL SPECIALISTS TO INCLUDE: DERMATOLOGY, ENDOCRINOLOGY, FORENSIC MEDICINE, NUCLEAR MEDICINE, OCCUPATIONAL MEDICINE, PATHOLOGY, PEDIATRICS, PHYSIATRY, PREVENTATIVE MEDICINE, PUBLIC HEALTH AND RHEUMATOLOGY.

CLASS IC

NON-SURGICAL SPECIALISTS TO INCLUDE: AEROSPACE MEDICINE, GERIATRICS, GYNECOLOGY, HEMATOLOGY/ONCOLOGY, NEPHROLOGY, NUTRITION, OTORHINOLARYNGOLOGY, PHARMACOLOGY AND SURGICAL SPECIALISTS PERFORMING NO SURGERY.

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: DERMATOLOGY AND OPHTHALMOLOGY.

CLASS ID

NON-SURGICAL SPECIALISTS TO INCLUDE: CARDIOLOGY (INCLUDING SWAN-GANZ), DIABETES, FAMILY/GENERAL PRACTICE AND INTERNAL MEDICINE.

SURGICAL SPECIALISTS IN OPHTHALMOLOGY.

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS

STANDARD CLAIMS MADE PROGRAM

PHYSICIANS & SURGEONS RATE CLASSES

CLASS IE

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: ENDOCRINOLOGY, HOSPITALISTS, NEPHROLOGY AND SHOCK THERAPY.

CLASS IIA

NON-SURGICAL SPECIALISTS TO INCLUDE: DIAGNOSTIC RADIOLOGY, GASTROENTEROLOGY, INFECTIOUS DISEASE, NEUROLOGY AND URGENT CARE.

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: HEMATOLOGY/ONCOLOGY, PATHOLOGY, PEDIATRICS AND RADIATION THERAPY.

SURGICAL SPECIALISTS TO INCLUDE: ANESTHESIOLOGY, PAIN MANAGEMENT AND PAIN MEDICINE.

CLASS IIB

NON-SURGICAL SPECIALISTS TO INCLUDE: NEONATOLOGY AND PULMONARY DISEASE

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: CARDIOLOGY (RIGHT HEART CATHETERIZATION), DIAGNOSTIC RADIOLOGY, GASTROENTEROLOGY, GERIATRICS, GYNECOLOGY, INFECTIOUS DISEASE, INTENSIVE CARE, INTERNAL MEDICINE, OTORHINOLARYNGOLOGY, NEUROLOGY, RADIOPAQUE DYE INJECTION, RADIOLOGY - INCLUDING MAMMOGRAPHY AND SURGICAL SPECIALISTS PERFORMING MINOR SURGERY - NOT OTHERWISE CLASSIFIED.

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Fort Wayne, Indiana 46835
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ILLINOIS
STANDARD CLAIMS MADE PROGRAM
PHYSICIANS & SURGEONS RATE CLASSES

CLASS IIB

GENERAL PRACTICE OR SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON OTHER THAN THEIR OWN PATIENTS - NOT PRIMARILY ENGAGED IN MAJOR SURGERY (NO DELIVERIES).

PHYSICIANS OTHERWISE IN CLASS IA, CLASS IB, CLASS IC, CLASS ID, CLASS 1E OR CLASS IIA PERFORMING ANY OF THE FOLLOWING: ACUPUNCTURE.

CLASS IIC

EMERGENCY MEDICINE WITH NO MAJOR SURGERY.

GENERAL PRACTICE OR SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON OTHER THAN THEIR OWN PATIENTS - NOT PRIMARILY ENGAGED IN MAJOR SURGERY (INCLUDING DELIVERIES).

SURGICAL SPECIALISTS IN UROLOGY AND OTORHINOLARYNGOLOGY.

CLASS IID

SURGICAL SPECIALISTS TO INCLUDE: COLON AND RECTAL, FAMILY/GENERAL PRACTICE, GASTROENTEROLOGY, GERIATRICS AND PLASTIC SURGERY - NO ELECTED COSMETIC.

PHYSICIANS OTHERWISE IN CLASS IA, CLASS IB, CLASS IC, CLASS ID, CLASS 1E, CLASS IIA, CLASS IIB OR CLASS IIC PERFORMING CARDIOLOGY (LEFT HEART CATHETERIZATION).

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ILLINOIS
STANDARD CLAIMS MADE PROGRAM
PHYSICIANS & SURGEONS RATE CLASSES

CLASS III

SURGICAL SPECIALISTS IN EMERGENCY MEDICINE.

CLASS IV

SURGICAL SPECIALISTS TO INCLUDE: COSMETIC SURGERY, GYNECOLOGY, HAND SURGERY, HEAD AND NECK SURGERY, ORTHOPEDIC SURGERY (EXCLUDING SPINAL) AND PLASTIC SURGERY - NOT OTHERWISE CLASSIFIED.

CLASS V

SURGICAL SPECIALISTS TO INCLUDE: CARDIOVASCULAR SURGERY, GENERAL SURGERY, THORACIC SURGERY AND VASCULAR SURGERY.

CLASS VIA

SURGICAL SPECIALISTS IN ORTHOPEDIC SURGERY (INCLUDING SPINAL) AND ABDOMINAL SURGERY.

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ILLINOIS

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PHYSICIANS & SURGEONS RATE CLASSES

CLASS VIB

SURGICAL SPECIALISTS TO INCLUDE: BARIATRIC SURGERY, OB/GYN AND TRAUMATIC SURGERY.

CLASS VII

RESERVED FOR FUTURE USE.

CLASS VIII

SURGICAL SPECIALISTS IN NEUROLOGICAL SURGERY.

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ILLINOIS - AREA 1
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,182	8,408	12,426	15,393	16,011
1B	7,728	10,510	15,533	19,243	20,016
1C	10,304	14,013	20,711	25,657	26,687
1D	11,334	15,414	22,781	28,222	29,355
1E	13,189	17,937	26,510	32,841	34,160
2A	14,426	19,619	28,996	35,921	37,363
2B	17,002	23,123	34,174	42,335	44,035
2C	20,093	27,326	40,387	50,032	52,041
2D	22,669	30,830	45,565	56,446	58,713
3	24,214	33,173	50,123	63,683	66,589
4	29,366	40,231	60,788	77,233	80,757
5	35,549	48,702	73,586	93,494	97,760
6A	42,246	57,877	87,449	111,107	116,177
6B	47,398	64,935	98,114	124,657	130,345
7	54,611	74,817	113,045	143,627	150,180
8	78,310	107,285	162,102	205,955	215,353

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ILLINOIS - AREA 2
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,564	7,567	11,184	13,854	14,411
1B	6,956	9,460	13,982	17,320	18,016
1C	9,274	12,613	18,641	23,092	24,020
1D	10,201	13,873	20,504	25,400	26,421
1E	11,871	16,145	23,861	29,559	30,746
2A	12,984	17,658	26,098	32,330	33,629
2B	15,302	20,811	30,757	38,102	39,632
2C	18,084	24,594	36,349	45,029	46,838
2D	20,403	27,748	41,010	50,803	52,844
3	21,794	29,858	45,114	57,318	59,934
4	26,431	36,210	54,712	69,514	72,685
5	31,995	43,833	66,230	84,147	87,986
6A	38,023	52,092	78,708	100,000	104,563
6B	42,660	58,444	88,306	112,196	117,315
7	49,152	67,338	101,745	129,270	135,168
8	70,482	96,560	145,898	185,368	193,826

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ILLINOIS - AREA 3
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,255	7,147	10,563	13,085	13,610
1B	6,569	8,934	13,204	16,357	17,014
1C	8,758	11,911	17,604	21,807	22,683
1D	9,634	13,102	19,364	23,989	24,952
1E	11,210	15,246	22,532	27,913	29,034
2A	12,261	16,675	24,645	30,530	31,756
2B	14,451	19,653	29,047	35,983	37,428
2C	17,078	23,226	34,327	42,524	44,232
2D	19,268	26,204	38,729	47,977	49,904
3	20,581	28,196	42,603	54,128	56,598
4	24,960	34,195	51,667	65,645	68,640
5	30,215	41,395	62,545	79,465	83,091
6A	35,908	49,194	74,330	94,438	98,747
6B	40,287	55,193	83,394	105,955	110,789
7	46,417	63,591	96,083	122,077	127,647
8	66,561	91,189	137,781	175,055	183,043

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ILLINOIS - AREA 4
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,637	6,306	9,320	11,546	12,010
1B	5,796	7,883	11,650	14,432	15,012
1C	7,728	10,510	15,533	19,243	20,016
1D	8,501	11,561	17,087	21,167	22,018
1E	9,892	13,453	19,883	24,631	25,620
2A	10,819	14,714	21,746	26,939	28,021
2B	12,751	17,341	25,630	31,750	33,025
2C	15,070	20,495	30,291	37,524	39,031
2D	17,002	23,123	34,174	42,335	44,035
3	18,161	24,881	37,593	47,763	49,943
4	22,025	30,174	45,592	57,926	60,569
5	26,662	36,527	55,190	70,121	73,321
6A	31,685	43,408	65,588	83,332	87,134
6B	35,549	48,702	73,586	93,494	97,760
7	40,958	56,112	84,783	107,720	112,635
8	58,733	80,464	121,577	154,468	161,516

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ILLINOIS - AREA 5
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,328	5,886	8,699	10,777	11,210
1B	5,410	7,358	10,874	13,471	14,012
1C	7,213	9,810	14,498	17,960	18,682
1D	7,934	10,790	15,947	19,756	20,549
1E	9,233	12,557	18,558	22,990	23,913
2A	10,098	13,733	20,297	25,144	26,154
2B	11,901	16,185	23,921	29,633	30,824
2C	14,065	19,128	28,271	35,022	36,428
2D	15,869	21,582	31,897	39,514	41,101
3	16,951	23,223	35,089	44,581	46,615
4	20,557	28,163	42,553	54,065	56,532
5	24,885	34,092	51,512	65,448	68,434
6A	29,573	40,515	61,216	77,777	81,326
6B	33,180	45,457	68,683	87,263	91,245
7	38,229	52,374	79,134	100,542	105,130
8	54,819	75,102	113,475	144,174	150,752

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ILLINOIS - AREA 6
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,709	5,044	7,455	9,235	9,606
1B	4,637	6,306	9,320	11,546	12,010
1C	6,182	8,408	12,426	15,393	16,011
1D	6,800	9,248	13,668	16,932	17,612
1E	7,913	10,762	15,905	19,703	20,495
2A	8,655	11,771	17,397	21,551	22,416
2B	10,200	13,872	20,502	25,398	26,418
2C	12,055	16,395	24,231	30,017	31,222
2D	13,600	18,496	27,336	33,864	35,224
3	14,528	19,903	30,073	38,209	39,952
4	17,619	24,138	36,471	46,338	48,452
5	21,328	29,219	44,149	56,093	58,652
6A	25,346	34,724	52,466	66,660	69,702
6B	28,437	38,959	58,865	74,789	78,202
7	32,765	44,888	67,824	86,172	90,104
8	46,983	64,367	97,255	123,565	129,203

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ILLINOIS - AREA 7
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,782	3,784	5,592	6,927	7,205
1B	3,478	4,730	6,991	8,660	9,008
1C	4,637	6,306	9,320	11,546	12,010
1D	5,101	6,937	10,253	12,701	13,212
1E	5,935	8,072	11,929	14,778	15,372
2A	6,492	8,829	13,049	16,165	16,814
2B	7,651	10,405	15,379	19,051	19,816
2C	9,042	12,297	18,174	22,515	23,419
2D	10,201	13,873	20,504	25,400	26,421
3	10,897	14,929	22,557	28,659	29,967
4	13,215	18,105	27,355	34,755	36,341
5	15,998	21,917	33,116	42,075	43,995
6A	19,012	26,046	39,355	50,002	52,283
6B	21,330	29,222	44,153	56,098	58,658
7	24,576	33,669	50,872	64,635	67,584
8	35,241	48,280	72,949	92,684	96,913

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ILLINOIS - AREA 8
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,091	4,204	6,213	7,697	8,006
1B	3,864	5,255	7,767	9,621	10,008
1C	5,152	7,007	10,356	12,828	13,344
1D	5,667	7,707	11,391	14,111	14,678
1E	6,595	8,969	13,256	16,422	17,081
2A	7,213	9,810	14,498	17,960	18,682
2B	8,501	11,561	17,087	21,167	22,018
2C	10,046	13,663	20,192	25,015	26,019
2D	11,334	15,414	22,781	28,222	29,355
3	12,107	16,587	25,061	31,841	33,294
4	14,683	20,116	30,394	38,616	40,378
5	17,774	24,350	36,792	46,746	48,879
6A	21,123	28,939	43,725	55,553	58,088
6B	23,699	32,468	49,057	62,328	65,172
7	27,306	37,409	56,523	71,815	75,092
8	39,155	53,642	81,051	102,978	107,676

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ILLINOIS - AREA 9
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,400	4,624	6,834	8,466	8,806
1B	4,250	5,780	8,543	10,583	11,008
1C	5,667	7,707	11,391	14,111	14,678
1D	6,234	8,478	12,530	15,523	16,146
1E	7,254	9,865	14,581	18,062	18,788
2A	7,934	10,790	15,947	19,756	20,549
2B	9,351	12,717	18,796	23,284	24,219
2C	11,051	15,029	22,213	27,517	28,622
2D	12,467	16,955	25,059	31,043	32,290
3	13,317	18,244	27,566	35,024	36,622
4	16,151	22,127	33,433	42,477	44,415
5	19,551	26,785	40,471	51,419	53,765
6A	23,235	31,832	48,096	61,108	63,896
6B	26,068	35,713	53,961	68,559	71,687
7	30,035	41,148	62,172	78,992	82,596
8	43,069	59,005	89,153	113,271	118,440

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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,658	2,255	3,333	4,128	4,294
1B	2,072	2,818	4,165	5,159	5,366
1C	2,763	3,758	5,554	6,880	7,156
1D	3,039	4,133	6,108	7,567	7,871
1E	3,536	4,809	7,107	8,805	9,158
2A	3,868	5,260	7,775	9,631	10,018
2B	4,558	6,199	9,162	11,349	11,805
2C	5,387	7,326	10,828	13,414	13,952
2D	6,078	8,266	12,217	15,134	15,742
3	6,492	8,894	13,438	17,074	17,853
4	7,874	10,787	16,299	20,709	21,654
5	9,531	13,057	19,729	25,067	26,210
6A	11,327	15,518	23,447	29,790	31,149
6B	12,708	17,410	26,306	33,422	34,947
7	14,642	20,060	30,309	38,508	40,266
8	20,996	28,765	43,462	55,219	57,739

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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,863	3,894	5,755	7,129	7,415
1B	3,579	4,867	7,194	8,912	9,270
1C	4,772	6,490	9,592	11,882	12,359
1D	5,249	7,139	10,550	13,070	13,595
1E	6,108	8,307	12,277	15,209	15,820
2A	6,680	9,085	13,427	16,633	17,301
2B	7,874	10,709	15,827	19,606	20,394
2C	9,305	12,655	18,703	23,169	24,100
2D	10,498	14,277	21,101	26,140	27,190
3	11,214	15,363	23,213	29,493	30,839
4	13,600	18,632	28,152	35,768	37,400
5	16,463	22,554	34,078	43,298	45,273
6A	19,565	26,804	40,500	51,456	53,804
6B	21,951	30,073	45,439	57,731	60,365
7	25,291	34,649	52,352	66,515	69,550
8	36,266	49,684	75,071	95,380	99,732

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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,521	6,149	9,087	11,257	11,709
1B	5,651	7,685	11,359	14,071	14,636
1C	7,535	10,248	15,145	18,762	19,516
1D	8,288	11,272	16,659	20,637	21,466
1E	9,644	13,116	19,384	24,014	24,978
2A	10,548	14,345	21,201	26,265	27,319
2B	12,432	16,908	24,988	30,956	32,199
2C	14,693	19,982	29,533	36,586	38,055
2D	16,576	22,543	33,318	41,274	42,932
3	17,706	24,257	36,651	46,567	48,692
4	21,473	29,418	44,449	56,474	59,051
5	25,994	35,612	53,808	68,364	71,484
6A	30,892	42,322	63,946	81,246	84,953
6B	34,659	47,483	71,744	91,153	95,312
7	39,933	54,708	82,661	105,024	109,816
8	57,263	78,450	118,534	150,602	157,473

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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,425	7,378	10,904	13,508	14,051
1B	6,782	9,224	13,632	16,887	17,565
1C	9,041	12,296	18,172	22,512	23,416
1D	9,946	13,527	19,991	24,766	25,760
1E	11,573	15,739	23,262	28,817	29,974
2A	12,658	17,215	25,443	31,518	32,784
2B	14,918	20,288	29,985	37,146	38,638
2C	17,631	23,978	35,438	43,901	45,664
2D	19,891	27,052	39,981	49,529	51,518
3	21,247	29,108	43,981	55,880	58,429
4	25,768	35,302	53,340	67,770	70,862
5	31,193	42,734	64,570	82,038	85,781
6A	37,070	50,786	76,735	97,494	101,943
6B	41,591	56,980	86,093	109,384	114,375
7	47,920	65,650	99,194	126,030	131,780
8	68,715	94,140	142,240	180,720	188,966

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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,727	7,789	11,511	14,260	14,833
1B	7,158	9,735	14,388	17,823	18,539
1C	9,544	12,980	19,183	23,765	24,719
1D	10,498	14,277	21,101	26,140	27,190
1E	12,216	16,614	24,554	30,418	31,639
2A	13,361	18,171	26,856	33,269	34,605
2B	15,747	21,416	31,651	39,210	40,785
2C	18,611	25,311	37,408	46,341	48,202
2D	20,996	28,555	42,202	52,280	54,380
3	22,428	30,726	46,426	58,986	61,677
4	27,199	37,263	56,302	71,533	74,797
5	32,926	45,109	68,157	86,595	90,547
6A	39,130	53,608	80,999	102,912	107,608
6B	43,901	60,144	90,875	115,460	120,728
7	50,582	69,297	104,705	133,031	139,101
8	72,533	99,370	150,143	190,762	199,466

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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,028	8,198	12,116	15,010	15,613
1B	7,535	10,248	15,145	18,762	19,516
1C	10,046	13,663	20,192	25,015	26,019
1D	11,051	15,029	22,213	27,517	28,622
1E	12,859	17,488	25,847	32,019	33,305
2A	14,064	19,127	28,269	35,019	36,426
2B	16,576	22,543	33,318	41,274	42,932
2C	19,590	26,642	39,376	48,779	50,738
2D	22,101	30,057	44,423	55,031	57,242
3	23,608	32,343	48,869	62,089	64,922
4	28,631	39,224	59,266	75,300	78,735
5	34,659	47,483	71,744	91,153	95,312
6A	41,189	56,429	85,261	108,327	113,270
6B	46,212	63,310	95,659	121,538	127,083
7	53,244	72,944	110,215	140,032	146,421
8	76,350	104,600	158,045	200,801	209,963

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ILLINOIS - AREA 2

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,492	2,029	2,999	3,715	3,864
1B	1,865	2,536	3,749	4,644	4,830
1C	2,486	3,381	4,997	6,190	6,439
1D	2,735	3,720	5,497	6,810	7,084
1E	3,182	4,328	6,396	7,923	8,241
2A	3,481	4,734	6,997	8,668	9,016
2B	4,102	5,579	8,245	10,214	10,624
2C	4,848	6,593	9,744	12,072	12,556
2D	5,470	7,439	10,995	13,620	14,167
3	5,843	8,005	12,095	15,367	16,068
4	7,086	9,708	14,668	18,636	19,487
5	8,578	11,752	17,756	22,560	23,590
6A	10,194	13,966	21,102	26,810	28,034
6B	11,437	15,669	23,675	30,079	31,452
7	13,177	18,052	27,276	34,656	36,237
8	18,896	25,888	39,115	49,696	51,964

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ILLINOIS - AREA 2

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,577	3,505	5,180	6,417	6,674
1B	3,221	4,381	6,474	8,020	8,342
1C	4,294	5,840	8,631	10,692	11,121
1D	4,724	6,425	9,495	11,763	12,235
1E	5,497	7,476	11,049	13,688	14,237
2A	6,012	8,176	12,084	14,970	15,571
2B	7,086	9,637	14,243	17,644	18,353
2C	8,374	11,389	16,832	20,851	21,689
2D	9,448	12,849	18,990	23,526	24,470
3	10,092	13,826	20,890	26,542	27,753
4	12,239	16,767	25,335	32,189	33,657
5	14,816	20,298	30,669	38,966	40,744
6A	17,607	24,122	36,446	46,306	48,419
6B	19,755	27,064	40,893	51,956	54,326
7	22,761	31,183	47,115	59,861	62,593
8	32,638	44,714	67,561	85,838	89,755

**The
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ILLINOIS - AREA 2

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,069	5,534	8,179	10,132	10,539
1B	5,086	6,917	10,223	12,664	13,173
1C	6,781	9,222	13,630	16,885	17,563
1D	7,459	10,144	14,993	18,573	19,319
1E	8,679	11,803	17,445	21,611	22,479
2A	9,493	12,910	19,081	23,638	24,587
2B	11,189	15,217	22,490	27,861	28,980
2C	13,223	17,983	26,578	32,925	34,248
2D	14,918	20,288	29,985	37,146	38,638
3	15,935	21,831	32,985	41,909	43,821
4	19,325	26,475	40,003	50,825	53,144
5	23,393	32,048	48,424	61,524	64,331
6A	27,801	38,087	57,548	73,117	76,453
6B	31,192	42,733	64,567	82,035	85,778
7	35,938	49,235	74,392	94,517	98,830
8	51,534	70,602	106,675	135,534	141,719

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,883	6,641	9,815	12,159	12,647
1B	6,103	8,300	12,267	15,196	15,807
1C	8,137	11,066	16,355	20,261	21,075
1D	8,951	12,173	17,992	22,288	23,183
1E	10,415	14,164	20,934	25,933	26,975
2A	11,391	15,492	22,896	28,364	29,503
2B	13,426	18,259	26,986	33,431	34,773
2C	15,867	21,579	31,893	39,509	41,096
2D	17,901	24,345	35,981	44,573	46,364
3	19,121	26,196	39,580	50,288	52,583
4	23,190	31,770	48,003	60,990	63,773
5	28,072	38,459	58,109	73,829	77,198
6A	33,361	45,705	69,057	87,739	91,743
6B	37,430	51,279	77,480	98,441	102,933
7	43,125	59,081	89,269	113,419	118,594
8	61,841	84,722	128,011	162,642	170,063

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,154	7,009	10,360	12,833	13,349
1B	6,442	8,761	12,948	16,041	16,685
1C	8,589	11,681	17,264	21,387	22,246
1D	9,448	12,849	18,990	23,526	24,470
1E	10,993	14,950	22,096	27,373	28,472
2A	12,024	16,353	24,168	29,940	31,142
2B	14,172	19,274	28,486	35,288	36,705
2C	16,749	22,779	33,665	41,705	43,380
2D	18,896	25,699	37,981	47,051	48,941
3	20,184	27,652	41,781	53,084	55,506
4	24,479	33,536	50,672	64,380	67,317
5	29,631	40,594	61,336	77,930	81,485
6A	35,215	48,245	72,895	92,615	96,841
6B	39,510	54,129	81,786	103,911	108,653
7	45,521	62,364	94,228	119,720	125,183
8	65,276	89,428	135,121	171,676	179,509

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PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,425	7,378	10,904	13,508	14,051
1B	6,781	9,222	13,630	16,885	17,563
1C	9,041	12,296	18,172	22,512	23,416
1D	9,945	13,525	19,989	24,763	25,758
1E	11,572	15,738	23,260	28,814	29,971
2A	12,657	17,214	25,441	31,516	32,782
2B	14,918	20,288	29,985	37,146	38,638
2C	17,630	23,977	35,436	43,899	45,662
2D	19,890	27,050	39,979	49,526	51,515
3	21,246	29,107	43,979	55,877	58,427
4	25,767	35,301	53,338	67,767	70,859
5	31,191	42,732	64,565	82,032	85,775
6A	37,068	50,783	76,731	97,489	101,937
6B	41,589	56,977	86,089	109,379	114,370
7	47,917	65,646	99,188	126,022	131,772
8	68,712	94,135	142,234	180,713	188,958

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ILLINOIS - AREA 3

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,409	1,916	2,832	3,508	3,649
1B	1,761	2,395	3,540	4,385	4,561
1C	2,348	3,193	4,719	5,847	6,081
1D	2,583	3,513	5,192	6,432	6,690
1E	3,006	4,088	6,042	7,485	7,786
2A	3,288	4,472	6,609	8,187	8,516
2B	3,874	5,269	7,787	9,646	10,034
2C	4,579	6,227	9,204	11,402	11,860
2D	5,166	7,026	10,384	12,863	13,380
3	5,518	7,560	11,422	14,512	15,175
4	6,692	9,168	13,852	17,600	18,403
5	8,102	11,100	16,771	21,308	22,281
6A	9,628	13,190	19,930	25,322	26,477
6B	10,802	14,799	22,360	28,409	29,706
7	12,446	17,051	25,763	32,733	34,227
8	17,846	24,449	36,941	46,935	49,077

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,433	3,309	4,890	6,058	6,301
1B	3,042	4,137	6,114	7,575	7,879
1C	4,056	5,516	8,153	10,099	10,505
1D	4,462	6,068	8,969	11,110	11,557
1E	5,192	7,061	10,436	12,928	13,447
2A	5,679	7,723	11,415	14,141	14,709
2B	6,692	9,101	13,451	16,663	17,332
2C	7,909	10,756	15,897	19,693	20,484
2D	8,923	12,135	17,935	22,218	23,111
3	9,532	13,059	19,731	25,069	26,213
4	11,560	15,837	23,929	30,403	31,790
5	13,994	19,172	28,968	36,804	38,484
6A	16,630	22,783	34,424	43,737	45,733
6B	18,658	25,561	38,622	49,071	51,310
7	21,497	29,451	44,499	56,537	59,117
8	30,826	42,232	63,810	81,072	84,772

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,842	5,225	7,722	9,567	9,951
1B	4,803	6,532	9,654	11,959	12,440
1C	6,404	8,709	12,872	15,946	16,586
1D	7,045	9,581	14,160	17,542	18,247
1E	8,198	11,149	16,478	20,413	21,233
2A	8,966	12,194	18,022	22,325	23,222
2B	10,567	14,371	21,240	26,312	27,369
2C	12,488	16,984	25,101	31,095	32,344
2D	14,090	19,162	28,321	35,084	36,493
3	15,050	20,619	31,154	39,582	41,388
4	18,252	25,005	37,782	48,003	50,193
5	22,095	30,270	45,737	58,110	60,761
6A	26,258	35,973	54,354	69,059	72,210
6B	29,459	40,359	60,980	77,477	81,012
7	33,943	46,502	70,262	89,270	93,343
8	48,672	66,681	100,751	128,007	133,848

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,611	6,271	9,268	11,481	11,942
1B	5,764	7,839	11,586	14,352	14,929
1C	7,685	10,452	15,447	19,136	19,904
1D	8,454	11,497	16,993	21,050	21,896
1E	9,837	13,378	19,772	24,494	25,478
2A	10,760	14,634	21,628	26,792	27,868
2B	12,680	17,245	25,487	31,573	32,841
2C	14,986	20,381	30,122	37,315	38,814
2D	16,907	22,994	33,983	42,098	43,789
3	18,060	24,742	37,384	47,498	49,665
4	21,902	30,006	45,337	57,602	60,231
5	26,514	36,324	54,884	69,732	72,914
6A	31,509	43,167	65,224	82,869	86,650
6B	35,351	48,431	73,177	92,973	97,215
7	40,731	55,801	84,313	107,123	112,010
8	58,406	80,016	120,900	153,608	160,617

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,867	6,619	9,783	12,119	12,606
1B	6,084	8,274	12,229	15,149	15,758
1C	8,112	11,032	16,305	20,199	21,010
1D	8,923	12,135	17,935	22,218	23,111
1E	10,384	14,122	20,872	25,856	26,895
2A	11,357	15,446	22,828	28,279	29,415
2B	13,385	18,204	26,904	33,329	34,667
2C	15,818	21,512	31,794	39,387	40,969
2D	17,847	24,272	35,872	44,439	46,224
3	19,064	26,118	39,462	50,138	52,426
4	23,119	31,673	47,856	60,803	63,577
5	27,987	38,342	57,933	73,606	76,964
6A	33,260	45,566	68,848	87,474	91,465
6B	37,315	51,122	77,242	98,138	102,616
7	42,994	58,902	88,998	113,074	118,234
8	61,651	84,462	127,618	162,142	169,540

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PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,123	6,967	10,297	12,756	13,269
1B	6,404	8,709	12,872	15,946	16,586
1C	8,539	11,613	17,163	21,262	22,116
1D	9,393	12,774	18,880	23,389	24,328
1E	10,930	14,865	21,969	27,216	28,309
2A	11,955	16,259	24,030	29,768	30,963
2B	14,089	19,161	28,319	35,082	36,491
2C	16,651	22,645	33,469	41,461	43,126
2D	18,786	25,549	37,760	46,777	48,656
3	20,067	27,492	41,539	52,776	55,184
4	24,336	33,340	50,376	64,004	66,924
5	29,460	40,360	60,982	77,480	81,015
6A	35,010	47,964	72,471	92,076	96,278
6B	39,279	53,812	81,308	103,304	108,017
7	45,257	62,002	93,682	119,026	124,457
8	64,896	88,908	134,335	170,676	178,464

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ILLINOIS - AREA 4

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,243	1,690	2,498	3,095	3,219
1B	1,554	2,113	3,124	3,869	4,025
1C	2,072	2,818	4,165	5,159	5,366
1D	2,279	3,099	4,581	5,675	5,903
1E	2,652	3,607	5,331	6,603	6,869
2A	2,901	3,945	5,831	7,223	7,514
2B	3,419	4,650	6,872	8,513	8,855
2C	4,041	5,496	8,122	10,062	10,466
2D	4,559	6,200	9,164	11,352	11,808
3	4,869	6,671	10,079	12,805	13,390
4	5,906	8,091	12,225	15,533	16,242
5	7,149	9,794	14,798	18,802	19,660
6A	8,496	11,640	17,587	22,344	23,364
6B	9,532	13,059	19,731	25,069	26,213
7	10,982	15,045	22,733	28,883	30,201
8	15,748	21,575	32,598	41,417	43,307

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,147	2,920	4,315	5,346	5,561
1B	2,684	3,650	5,395	6,683	6,952
1C	3,579	4,867	7,194	8,912	9,270
1D	3,937	5,354	7,913	9,803	10,197
1E	4,581	6,230	9,208	11,407	11,865
2A	5,011	6,815	10,072	12,477	12,978
2B	5,906	8,032	11,871	14,706	15,297
2C	6,979	9,491	14,028	17,378	18,076
2D	7,874	10,709	15,827	19,606	20,394
3	8,411	11,523	17,411	22,121	23,130
4	10,201	13,975	21,116	26,829	28,053
5	12,348	16,917	25,560	32,475	33,957
6A	14,675	20,105	30,377	38,595	40,356
6B	16,464	22,556	34,080	43,300	45,276
7	18,970	25,989	39,268	49,891	52,168
8	27,201	37,265	56,306	71,539	74,803

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,391	4,612	6,816	8,444	8,783
1B	4,238	5,764	8,518	10,553	10,976
1C	5,651	7,685	11,359	14,071	14,636
1D	6,217	8,455	12,496	15,480	16,102
1E	7,234	9,838	14,540	18,013	18,736
2A	7,912	10,760	15,903	19,701	20,492
2B	9,325	12,682	18,743	23,219	24,152
2C	11,020	14,987	22,150	27,440	28,542
2D	12,433	16,909	24,990	30,958	32,201
3	13,280	18,194	27,490	34,926	36,520
4	16,106	22,065	33,339	42,359	44,292
5	19,497	26,711	40,359	51,277	53,617
6A	23,171	31,744	47,964	60,940	63,720
6B	25,996	35,615	53,812	68,369	71,489
7	29,952	41,034	62,001	78,774	82,368
8	42,950	58,842	88,907	112,959	118,113

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ILLINOIS - AREA 4

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,069	5,534	8,179	10,132	10,539
1B	5,086	6,917	10,223	12,664	13,173
1C	6,782	9,224	13,632	16,887	17,565
1D	7,460	10,146	14,995	18,575	19,321
1E	8,681	11,806	17,449	21,616	22,484
2A	9,494	12,912	19,083	23,640	24,589
2B	11,190	15,218	22,492	27,863	28,982
2C	13,224	17,985	26,580	32,928	34,250
2D	14,919	20,290	29,987	37,148	38,640
3	15,936	21,832	32,988	41,912	43,824
4	19,328	26,479	40,009	50,833	53,152
5	23,396	32,053	48,430	61,531	64,339
6A	27,805	38,093	57,556	73,127	76,464
6B	31,195	42,737	64,574	82,043	85,786
7	35,942	49,241	74,400	94,527	98,841
8	51,539	70,608	106,686	135,548	141,732

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ILLINOIS - AREA 4

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,295	5,841	8,633	10,695	11,124
1B	5,368	7,300	10,790	13,366	13,903
1C	7,158	9,735	14,388	17,823	18,539
1D	7,875	10,710	15,829	19,609	20,396
1E	9,163	12,462	18,418	22,816	23,732
2A	10,022	13,630	20,144	24,955	25,957
2B	11,811	16,063	23,740	29,409	30,590
2C	13,958	18,983	28,056	34,755	36,151
2D	15,748	21,417	31,653	39,213	40,787
3	16,822	23,046	34,822	44,242	46,261
4	20,401	27,949	42,230	53,655	56,103
5	24,696	33,834	51,121	64,950	67,914
6A	29,349	40,208	60,752	77,188	80,710
6B	32,928	45,111	68,161	86,601	90,552
7	37,939	51,976	78,534	99,780	104,332
8	54,403	74,532	112,614	143,080	149,608

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ILLINOIS - AREA 4

PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,521	6,149	9,087	11,257	11,709
1B	5,651	7,685	11,359	14,071	14,636
1C	7,535	10,248	15,145	18,762	19,516
1D	8,289	11,273	16,661	20,640	21,469
1E	9,645	13,117	19,386	24,016	24,981
2A	10,549	14,347	21,203	26,267	27,322
2B	12,433	16,909	24,990	30,958	32,201
2C	14,693	19,982	29,533	36,586	38,055
2D	16,577	22,545	33,320	41,277	42,934
3	17,707	24,259	36,653	46,569	48,694
4	21,475	29,421	44,453	56,479	59,056
5	25,996	35,615	53,812	68,369	71,489
6A	30,894	42,325	63,951	81,251	84,959
6B	34,661	47,486	71,748	91,158	95,318
7	39,936	54,712	82,668	105,032	109,824
8	57,266	78,454	118,541	150,610	157,482

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ILLINOIS - AREA 5

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,160	1,578	2,332	2,888	3,004
1B	1,450	1,972	2,915	3,611	3,756
1C	1,934	2,630	3,887	4,816	5,009
1D	2,127	2,893	4,275	5,296	5,509
1E	2,475	3,366	4,975	6,163	6,410
2A	2,707	3,682	5,441	6,740	7,011
2B	3,191	4,340	6,414	7,946	8,265
2C	3,771	5,129	7,580	9,390	9,767
2D	4,254	5,785	8,551	10,592	11,018
3	4,544	6,225	9,406	11,951	12,496
4	5,511	7,550	11,408	14,494	15,155
5	6,672	9,141	13,811	17,547	18,348
6A	7,929	10,863	16,413	20,853	21,805
6B	8,895	12,186	18,413	23,394	24,461
7	10,249	14,041	21,215	26,955	28,185
8	14,697	20,135	30,423	38,653	40,417

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ILLINOIS - AREA 5

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,004	2,725	4,028	4,990	5,190
1B	2,505	3,407	5,035	6,237	6,488
1C	3,340	4,542	6,713	8,317	8,651
1D	3,674	4,997	7,385	9,148	9,516
1E	4,275	5,814	8,593	10,645	11,072
2A	4,676	6,359	9,399	11,643	12,111
2B	5,511	7,495	11,077	13,722	14,273
2C	6,513	8,858	13,091	16,217	16,869
2D	7,348	9,993	14,769	18,297	19,031
3	7,849	10,753	16,247	20,643	21,585
4	9,519	13,041	19,704	25,035	26,177
5	11,524	15,788	23,855	30,308	31,691
6A	13,695	18,762	28,349	36,018	37,661
6B	15,365	21,050	31,806	40,410	42,254
7	17,703	24,253	36,645	46,559	48,683
8	25,385	34,777	52,547	66,763	69,809

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,164	4,303	6,360	7,878	8,195
1B	3,956	5,380	7,952	9,850	10,246
1C	5,274	7,173	10,601	13,132	13,660
1D	5,801	7,889	11,660	14,444	15,025
1E	6,751	9,181	13,570	16,810	17,485
2A	7,384	10,042	14,842	18,386	19,125
2B	8,702	11,835	17,491	21,668	22,538
2C	10,284	13,986	20,671	25,607	26,636
2D	11,603	15,780	23,322	28,891	30,052
3	12,394	16,980	25,656	32,596	34,084
4	15,031	20,592	31,114	39,532	41,335
5	18,195	24,927	37,664	47,853	50,036
6A	21,623	29,624	44,760	56,868	59,463
6B	24,260	33,236	50,218	63,804	66,715
7	27,953	38,296	57,863	73,516	76,871
8	40,082	54,912	82,970	105,416	110,226

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STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,797	5,164	7,632	9,455	9,834
1B	4,747	6,456	9,541	11,820	12,295
1C	6,329	8,607	12,721	15,759	16,392
1D	6,962	9,468	13,994	17,335	18,032
1E	8,101	11,017	16,283	20,171	20,982
2A	8,861	12,051	17,811	22,064	22,950
2B	10,443	14,202	20,990	26,003	27,047
2C	12,341	16,784	24,805	30,729	31,963
2D	13,923	18,935	27,985	34,668	36,061
3	14,873	20,376	30,787	39,116	40,901
4	18,037	24,711	37,337	47,437	49,602
5	21,834	29,913	45,196	57,423	60,044
6A	25,948	35,549	53,712	68,243	71,357
6B	29,112	39,883	60,262	76,565	80,058
7	33,543	45,954	69,434	88,218	92,243
8	48,099	65,896	99,565	126,500	132,272

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,008	5,451	8,056	9,980	10,381
1B	5,010	6,814	10,070	12,475	12,976
1C	6,680	9,085	13,427	16,633	17,301
1D	7,348	9,993	14,769	18,297	19,031
1E	8,551	11,629	17,188	21,292	22,147
2A	9,353	12,720	18,800	23,289	24,224
2B	11,023	14,991	22,156	27,447	28,550
2C	13,026	17,715	26,182	32,435	33,737
2D	14,697	19,988	29,541	36,596	38,065
3	15,699	21,508	32,497	41,288	43,172
4	19,039	26,083	39,411	50,073	52,357
5	23,047	31,574	47,707	60,614	63,379
6A	27,389	37,523	56,695	72,033	75,320
6B	30,730	42,100	63,611	80,820	84,508
7	35,407	48,508	73,292	93,120	97,369
8	50,771	69,556	105,096	133,528	139,620

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PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,219	5,738	8,480	10,505	10,927
1B	5,274	7,173	10,601	13,132	13,660
1C	7,032	9,564	14,134	17,510	18,213
1D	7,735	10,520	15,547	19,260	20,034
1E	9,001	12,241	18,092	22,412	23,313
2A	9,845	13,389	19,788	24,514	25,499
2B	11,603	15,780	23,322	28,891	30,052
2C	13,712	18,648	27,561	34,143	35,514
2D	15,470	21,039	31,095	38,520	40,067
3	16,525	22,639	34,207	43,461	45,444
4	20,041	27,456	41,485	52,708	55,113
5	24,260	33,236	50,218	63,804	66,715
6A	28,831	39,498	59,680	75,826	79,285
6B	32,347	44,315	66,958	85,073	88,954
7	37,270	51,060	77,149	98,020	102,493
8	53,443	73,217	110,627	140,555	146,968

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	995	1,353	2,000	2,478	2,577
1B	1,243	1,690	2,498	3,095	3,219
1C	1,658	2,255	3,333	4,128	4,294
1D	1,824	2,481	3,666	4,542	4,724
1E	2,122	2,886	4,265	5,284	5,496
2A	2,321	3,157	4,665	5,779	6,011
2B	2,735	3,720	5,497	6,810	7,084
2C	3,233	4,397	6,498	8,050	8,373
2D	3,647	4,960	7,330	9,081	9,446
3	3,896	5,338	8,065	10,246	10,714
4	4,725	6,473	9,781	12,427	12,994
5	5,719	7,835	11,838	15,041	15,727
6A	6,797	9,312	14,070	17,876	18,692
6B	7,625	10,446	15,784	20,054	20,969
7	8,786	12,037	18,187	23,107	24,162
8	12,599	17,261	26,080	33,135	34,647

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,718	2,336	3,453	4,278	4,450
1B	2,147	2,920	4,315	5,346	5,561
1C	2,863	3,894	5,755	7,129	7,415
1D	3,150	4,284	6,332	7,844	8,159
1E	3,665	4,984	7,367	9,126	9,492
2A	4,009	5,452	8,058	9,982	10,383
2B	4,724	6,425	9,495	11,763	12,235
2C	5,584	7,594	11,224	13,904	14,463
2D	6,299	8,567	12,661	15,685	16,314
3	6,729	9,219	13,929	17,697	18,505
4	8,161	11,181	16,893	21,463	22,443
5	9,879	13,534	20,450	25,982	27,167
6A	11,740	16,084	24,302	30,876	32,285
6B	13,171	18,044	27,264	34,640	36,220
7	15,175	20,790	31,412	39,910	41,731
8	21,761	29,813	45,045	57,231	59,843

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STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,713	3,690	5,453	6,755	7,027
1B	3,391	4,612	6,816	8,444	8,783
1C	4,521	6,149	9,087	11,257	11,709
1D	4,973	6,763	9,996	12,383	12,880
1E	5,787	7,870	11,632	14,410	14,988
2A	6,329	8,607	12,721	15,759	16,392
2B	7,460	10,146	14,995	18,575	19,321
2C	8,816	11,990	17,720	21,952	22,833
2D	9,947	13,528	19,993	24,768	25,763
3	10,625	14,556	21,994	27,944	29,219
4	12,885	17,652	26,672	33,888	35,434
5	15,598	21,369	32,288	41,023	42,895
6A	18,536	25,394	38,370	48,750	50,974
6B	20,797	28,492	43,050	54,696	57,192
7	23,961	32,827	49,599	63,017	65,893
8	34,360	47,073	71,125	90,367	94,490

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STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,255	4,427	6,543	8,105	8,430
1B	4,069	5,534	8,179	10,132	10,539
1C	5,425	7,378	10,904	13,508	14,051
1D	5,968	8,116	11,996	14,860	15,457
1E	6,944	9,444	13,957	17,291	17,985
2A	7,595	10,329	15,266	18,912	19,671
2B	8,951	12,173	17,992	22,288	23,183
2C	10,580	14,389	21,266	26,344	27,402
2D	11,936	16,233	23,991	29,721	30,914
3	12,749	17,466	26,390	33,530	35,060
4	15,462	21,183	32,006	40,665	42,521
5	18,717	25,642	38,744	49,226	51,472
6A	22,244	30,474	46,045	58,502	61,171
6B	24,956	34,190	51,659	65,634	68,629
7	28,753	39,392	59,519	75,620	79,071
8	41,232	56,488	85,350	108,440	113,388

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,436	4,673	6,906	8,556	8,899
1B	4,295	5,841	8,633	10,695	11,124
1C	5,727	7,789	11,511	14,260	14,833
1D	6,299	8,567	12,661	15,685	16,314
1E	7,330	9,969	14,733	18,252	18,985
2A	8,017	10,903	16,114	19,962	20,764
2B	9,449	12,851	18,992	23,528	24,473
2C	11,167	15,187	22,446	27,806	28,923
2D	12,599	17,135	25,324	31,372	32,631
3	13,458	18,437	27,858	35,395	37,010
4	16,321	22,360	33,784	42,924	44,883
5	19,757	27,067	40,897	51,961	54,332
6A	23,479	32,166	48,602	61,750	64,567
6B	26,343	36,090	54,530	69,282	72,443
7	30,351	41,581	62,827	79,823	83,465
8	43,522	59,625	90,091	114,463	119,686

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PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,617	4,919	7,270	9,006	9,368
1B	4,521	6,149	9,087	11,257	11,709
1C	6,028	8,198	12,116	15,010	15,613
1D	6,631	9,018	13,328	16,511	17,174
1E	7,716	10,494	15,509	19,213	19,984
2A	8,439	11,477	16,962	21,013	21,857
2B	9,946	13,527	19,991	24,766	25,760
2C	11,755	15,987	23,628	29,270	30,445
2D	13,262	18,036	26,657	33,022	34,349
3	14,166	19,407	29,324	37,257	38,957
4	17,180	23,537	35,563	45,183	47,245
5	20,797	28,492	43,050	54,696	57,192
6A	24,715	33,860	51,160	65,000	67,966
6B	27,729	37,989	57,399	72,927	76,255
7	31,948	43,769	66,132	84,023	87,857
8	45,813	62,764	94,833	120,488	125,986

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	746	1,015	1,499	1,858	1,932
1B	933	1,269	1,875	2,323	2,416
1C	1,243	1,690	2,498	3,095	3,219
1D	1,368	1,860	2,750	3,406	3,543
1E	1,591	2,164	3,198	3,962	4,121
2A	1,740	2,366	3,497	4,333	4,507
2B	2,052	2,791	4,125	5,109	5,315
2C	2,424	3,297	4,872	6,036	6,278
2D	2,735	3,720	5,497	6,810	7,084
3	2,922	4,003	6,049	7,685	8,036
4	3,543	4,854	7,334	9,318	9,743
5	4,289	5,876	8,878	11,280	11,795
6A	5,097	6,983	10,551	13,405	14,017
6B	5,719	7,835	11,838	15,041	15,727
7	6,589	9,027	13,639	17,329	18,120
8	9,449	12,945	19,559	24,851	25,985

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,289	1,753	2,591	3,210	3,339
1B	1,611	2,191	3,238	4,011	4,172
1C	2,147	2,920	4,315	5,346	5,561
1D	2,362	3,212	4,748	5,881	6,118
1E	2,749	3,739	5,525	6,845	7,120
2A	3,006	4,088	6,042	7,485	7,786
2B	3,544	4,820	7,123	8,825	9,179
2C	4,188	5,696	8,418	10,428	10,847
2D	4,724	6,425	9,495	11,763	12,235
3	5,046	6,913	10,445	13,271	13,877
4	6,120	8,384	12,668	16,096	16,830
5	7,409	10,150	15,337	19,486	20,375
6A	8,805	12,063	18,226	23,157	24,214
6B	9,879	13,534	20,450	25,982	27,167
7	11,381	15,592	23,559	29,932	31,298
8	16,321	22,360	33,784	42,924	44,883

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,035	2,768	4,090	5,067	5,271
1B	2,543	3,458	5,111	6,332	6,586
1C	3,391	4,612	6,816	8,444	8,783
1D	3,730	5,073	7,497	9,288	9,661
1E	4,340	5,902	8,723	10,807	11,241
2A	4,747	6,456	9,541	11,820	12,295
2B	5,595	7,609	11,246	13,932	14,491
2C	6,612	8,992	13,290	16,464	17,125
2D	7,460	10,146	14,995	18,575	19,321
3	7,968	10,916	16,494	20,956	21,912
4	9,664	13,240	20,004	25,416	26,576
5	11,698	16,026	24,215	30,766	32,170
6A	13,902	19,046	28,777	36,562	38,231
6B	15,598	21,369	32,288	41,023	42,895
7	17,971	24,620	37,200	47,264	49,420
8	25,770	35,305	53,344	67,775	70,868

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,442	3,321	4,908	6,081	6,325
1B	3,052	4,151	6,135	7,599	7,905
1C	4,069	5,534	8,179	10,132	10,539
1D	4,476	6,087	8,997	11,145	11,593
1E	5,208	7,083	10,468	12,968	13,489
2A	5,696	7,747	11,449	14,183	14,753
2B	6,714	9,131	13,495	16,718	17,389
2C	7,934	10,790	15,947	19,756	20,549
2D	8,951	12,173	17,992	22,288	23,183
3	9,562	13,100	19,793	25,148	26,296
4	11,597	15,888	24,006	30,500	31,892
5	14,037	19,231	29,057	36,917	38,602
6A	16,682	22,854	34,532	43,874	45,876
6B	18,717	25,642	38,744	49,226	51,472
7	21,565	29,544	44,640	56,716	59,304
8	30,924	42,366	64,013	81,330	85,041

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,577	3,505	5,180	6,417	6,674
1B	3,221	4,381	6,474	8,020	8,342
1C	4,295	5,841	8,633	10,695	11,124
1D	4,724	6,425	9,495	11,763	12,235
1E	5,498	7,477	11,051	13,690	14,240
2A	6,013	8,178	12,086	14,972	15,574
2B	7,087	9,638	14,245	17,647	18,355
2C	8,375	11,390	16,834	20,854	21,691
2D	9,449	12,851	18,992	23,528	24,473
3	10,093	13,827	20,893	26,545	27,756
4	12,241	16,770	25,339	32,194	33,663
5	14,817	20,299	30,671	38,969	40,747
6A	17,609	24,124	36,451	46,312	48,425
6B	19,757	27,067	40,897	51,961	54,332
7	22,763	31,185	47,119	59,867	62,598
8	32,642	44,720	67,569	85,848	89,766

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PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,713	3,690	5,453	6,755	7,027
1B	3,391	4,612	6,816	8,444	8,783
1C	4,521	6,149	9,087	11,257	11,709
1D	4,973	6,763	9,996	12,383	12,880
1E	5,787	7,870	11,632	14,410	14,988
2A	6,329	8,607	12,721	15,759	16,392
2B	7,460	10,146	14,995	18,575	19,321
2C	8,816	11,990	17,720	21,952	22,833
2D	9,946	13,527	19,991	24,766	25,760
3	10,624	14,555	21,992	27,941	29,216
4	12,885	17,652	26,672	33,888	35,434
5	15,597	21,368	32,286	41,020	42,892
6A	18,536	25,394	38,370	48,750	50,974
6B	20,797	28,492	43,050	54,696	57,192
7	23,961	32,827	49,599	63,017	65,893
8	34,360	47,073	71,125	90,367	94,490

**The
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Fort Wayne, Indiana 46835**
Professional Protection Exclusively Since 1899

ILLINOIS - AREA 8

PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	829	1,127	1,666	2,064	2,147
1B	1,036	1,409	2,082	2,580	2,683
1C	1,381	1,878	2,776	3,439	3,577
1D	1,519	2,066	3,053	3,782	3,934
1E	1,768	2,404	3,554	4,402	4,579
2A	1,934	2,630	3,887	4,816	5,009
2B	2,279	3,099	4,581	5,675	5,903
2C	2,694	3,664	5,415	6,708	6,977
2D	3,039	4,133	6,108	7,567	7,871
3	3,246	4,447	6,719	8,537	8,927
4	3,937	5,394	8,150	10,354	10,827
5	4,765	6,528	9,864	12,532	13,104
6A	5,663	7,758	11,722	14,894	15,573
6B	6,354	8,705	13,153	16,711	17,474
7	7,321	10,030	15,154	19,254	20,133
8	10,498	14,382	21,731	27,610	28,870

**The
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ILLINOIS - AREA 8

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,432	1,948	2,878	3,566	3,709
1B	1,789	2,433	3,596	4,455	4,634
1C	2,386	3,245	4,796	5,941	6,180
1D	2,624	3,569	5,274	6,534	6,796
1E	3,054	4,153	6,139	7,604	7,910
2A	3,340	4,542	6,713	8,317	8,651
2B	3,937	5,354	7,913	9,803	10,197
2C	4,653	6,328	9,353	11,586	12,051
2D	5,249	7,139	10,550	13,070	13,595
3	5,607	7,682	11,606	14,746	15,419
4	6,800	9,316	14,076	17,884	18,700
5	8,231	11,276	17,038	21,648	22,635
6A	9,782	13,401	20,249	25,727	26,901
6B	10,975	15,036	22,718	28,864	30,181
7	12,645	17,324	26,175	33,256	34,774
8	18,133	24,842	37,535	47,690	49,866

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ILLINOIS - AREA 8

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,261	3,075	4,545	5,630	5,856
1B	2,825	3,842	5,678	7,034	7,317
1C	3,767	5,123	7,572	9,380	9,757
1D	4,144	5,636	8,329	10,319	10,733
1E	4,822	6,558	9,692	12,007	12,489
2A	5,274	7,173	10,601	13,132	13,660
2B	6,216	8,454	12,494	15,478	16,099
2C	7,346	9,991	14,765	18,292	19,026
2D	8,288	11,272	16,659	20,637	21,466
3	8,853	12,129	18,326	23,283	24,346
4	10,737	14,710	22,226	28,238	29,527
5	12,997	17,806	26,904	34,182	35,742
6A	15,446	21,161	31,973	40,623	42,477
6B	17,330	23,742	35,873	45,578	47,658
7	19,967	27,355	41,332	52,513	54,909
8	28,631	39,224	59,266	75,300	78,735

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,713	3,690	5,453	6,755	7,027
1B	3,390	4,610	6,814	8,441	8,780
1C	4,521	6,149	9,087	11,257	11,709
1D	4,973	6,763	9,996	12,383	12,880
1E	5,786	7,869	11,630	14,407	14,986
2A	6,329	8,607	12,721	15,759	16,392
2B	7,459	10,144	14,993	18,573	19,319
2C	8,816	11,990	17,720	21,952	22,833
2D	9,946	13,527	19,991	24,766	25,760
3	10,624	14,555	21,992	27,941	29,216
4	12,884	17,651	26,670	33,885	35,431
5	15,596	21,367	32,284	41,017	42,889
6A	18,535	25,393	38,367	48,747	50,971
6B	20,795	28,489	43,046	54,691	57,186
7	23,960	32,825	49,597	63,015	65,890
8	34,358	47,070	71,121	90,362	94,485

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,863	3,894	5,755	7,129	7,415
1B	3,579	4,867	7,194	8,912	9,270
1C	4,772	6,490	9,592	11,882	12,359
1D	5,249	7,139	10,550	13,070	13,595
1E	6,108	8,307	12,277	15,209	15,820
2A	6,680	9,085	13,427	16,633	17,301
2B	7,874	10,709	15,827	19,606	20,394
2C	9,305	12,655	18,703	23,169	24,100
2D	10,498	14,277	21,101	26,140	27,190
3	11,214	15,363	23,213	29,493	30,839
4	13,600	18,632	28,152	35,768	37,400
5	16,463	22,554	34,078	43,298	45,273
6A	19,564	26,803	40,497	51,453	53,801
6B	21,951	30,073	45,439	57,731	60,365
7	25,291	34,649	52,352	66,515	69,550
8	36,266	49,684	75,071	95,380	99,732

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,014	4,099	6,058	7,505	7,806
1B	3,767	5,123	7,572	9,380	9,757
1C	5,023	6,831	10,096	12,507	13,010
1D	5,525	7,514	11,105	13,757	14,310
1E	6,429	8,743	12,922	16,008	16,651
2A	7,032	9,564	14,134	17,510	18,213
2B	8,288	11,272	16,659	20,637	21,466
2C	9,795	13,321	19,688	24,390	25,369
2D	11,051	15,029	22,213	27,517	28,622
3	11,804	16,171	24,434	31,045	32,461
4	14,316	19,613	29,634	37,651	39,369
5	17,329	23,741	35,871	45,575	47,655
6A	20,594	28,214	42,630	54,162	56,634
6B	23,106	31,655	47,829	60,769	63,542
7	26,622	36,472	55,108	70,016	73,211
8	38,175	52,300	79,022	100,400	104,981

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ILLINOIS - AREA 9

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	912	1,240	1,833	2,271	2,362
1B	1,140	1,550	2,291	2,839	2,953
1C	1,519	2,066	3,053	3,782	3,934
1D	1,671	2,273	3,359	4,161	4,328
1E	1,945	2,645	3,909	4,843	5,038
2A	2,127	2,893	4,275	5,296	5,509
2B	2,507	3,410	5,039	6,242	6,493
2C	2,963	4,030	5,956	7,378	7,674
2D	3,343	4,546	6,719	8,324	8,658
3	3,571	4,892	7,392	9,392	9,820
4	4,330	5,932	8,963	11,388	11,908
5	5,242	7,182	10,851	13,786	14,416
6A	6,230	8,535	12,896	16,385	17,133
6B	6,989	9,575	14,467	18,381	19,220
7	8,053	11,033	16,670	21,179	22,146
8	11,547	15,819	23,902	30,369	31,754

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ILLINOIS - AREA 9

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,575	2,142	3,166	3,922	4,079
1B	1,968	2,676	3,956	4,900	5,097
1C	2,624	3,569	5,274	6,534	6,796
1D	2,887	3,926	5,803	7,189	7,477
1E	3,359	4,568	6,752	8,364	8,700
2A	3,674	4,997	7,385	9,148	9,516
2B	4,330	5,889	8,703	10,782	11,215
2C	5,118	6,960	10,287	12,744	13,256
2D	5,774	7,853	11,606	14,377	14,955
3	6,167	8,449	12,766	16,219	16,959
4	7,479	10,246	15,482	19,670	20,567
5	9,054	12,404	18,742	23,812	24,899
6A	10,760	14,741	22,273	28,299	29,590
6B	12,072	16,539	24,989	31,749	33,198
7	13,909	19,055	28,792	36,581	38,250
8	19,945	27,325	41,286	52,455	54,849

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ILLINOIS - AREA 9

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,486	3,381	4,997	6,190	6,439
1B	3,108	4,227	6,247	7,739	8,050
1C	4,144	5,636	8,329	10,319	10,733
1D	4,559	6,200	9,164	11,352	11,808
1E	5,304	7,213	10,661	13,207	13,737
2A	5,801	7,889	11,660	14,444	15,025
2B	6,837	9,298	13,742	17,024	17,708
2C	8,081	10,990	16,243	20,122	20,930
2D	9,116	12,398	18,323	22,699	23,610
3	9,738	13,341	20,158	25,611	26,780
4	11,810	16,180	24,447	31,060	32,478
5	14,296	19,586	29,593	37,598	39,314
6A	16,990	23,276	35,169	44,684	46,723
6B	19,061	26,114	39,456	50,130	52,418
7	21,962	30,088	45,461	57,760	60,396
8	31,493	43,145	65,191	82,827	86,606

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ILLINOIS - AREA 9

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,984	4,058	5,998	7,430	7,729
1B	3,730	5,073	7,497	9,288	9,661
1C	4,973	6,763	9,996	12,383	12,880
1D	5,470	7,439	10,995	13,620	14,167
1E	6,365	8,656	12,794	15,849	16,485
2A	6,962	9,468	13,994	17,335	18,032
2B	8,204	11,157	16,490	20,428	21,248
2C	9,697	13,188	19,491	24,146	25,115
2D	10,940	14,878	21,989	27,241	28,335
3	11,686	16,010	24,190	30,734	32,137
4	14,171	19,414	29,334	37,270	38,970
5	17,155	23,502	35,511	45,118	47,176
6A	20,388	27,932	42,203	53,620	56,067
6B	22,874	31,337	47,349	60,159	62,904
7	26,355	36,106	54,555	69,314	72,476
8	37,791	51,774	78,227	99,390	103,925

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ILLINOIS - AREA 9

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,149	4,283	6,329	7,841	8,156
1B	3,937	5,354	7,913	9,803	10,197
1C	5,249	7,139	10,550	13,070	13,595
1D	5,774	7,853	11,606	14,377	14,955
1E	6,718	9,136	13,503	16,728	17,400
2A	7,348	9,993	14,769	18,297	19,031
2B	8,660	11,778	17,407	21,563	22,429
2C	10,235	13,920	20,572	25,485	26,509
2D	11,547	15,704	23,209	28,752	29,907
3	12,335	16,899	25,533	32,441	33,921
4	14,959	20,494	30,965	39,342	41,137
5	18,108	24,808	37,484	47,624	49,797
6A	21,520	29,482	44,546	56,598	59,180
6B	24,144	33,077	49,978	63,499	66,396
7	27,819	38,112	57,585	73,164	76,502
8	39,891	54,651	82,574	104,913	109,700

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ILLINOIS - AREA 9

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,315	4,508	6,663	8,254	8,586
1B	4,144	5,636	8,329	10,319	10,733
1C	5,525	7,514	11,105	13,757	14,310
1D	6,078	8,266	12,217	15,134	15,742
1E	7,072	9,618	14,215	17,609	18,316
2A	7,735	10,520	15,547	19,260	20,034
2B	9,116	12,398	18,323	22,699	23,610
2C	10,774	14,653	21,656	26,827	27,905
2D	12,155	16,531	24,432	30,266	31,481
3	12,984	17,788	26,877	34,148	35,706
4	15,746	21,572	32,594	41,412	43,302
5	19,061	26,114	39,456	50,130	52,418
6A	22,653	31,035	46,892	59,577	62,296
6B	25,415	34,819	52,609	66,841	69,891
7	29,283	40,118	60,616	77,014	80,528
8	41,990	57,526	86,919	110,434	115,473

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ILLINOIS
PHYSICIANS AND SURGEONS
OCCURRENCE PROGRAM
CLAIM FREE CREDIT

IF NO CLAIM HAS BEEN ATTRIBUTED TO AN INSURED, THE INSURED WILL BE ELIGIBLE FOR A PREMIUM CREDIT BASED ON THE FOLLOWING SCHEDULE:

1. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 1 YEAR BUT LESS THAN 3 YEARS, A 5.0% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
2. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 3 YEARS BUT LESS THAN 5 YEARS, A 7.5% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
3. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 5 YEARS BUT LESS THAN 8 YEARS, A 15% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
4. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 8 YEARS BUT LESS THAN 10 YEARS, A 20% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
5. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 10 YEARS OR MORE, A CREDIT OF 25% SHALL BE APPLIED TO THE NEXT POLICY RENEWAL.

A CLAIM UNDER THIS POLICY SHALL NOT, FOR THE PURPOSE OF THIS PREMIUM CREDIT PROGRAM, BE CONSTRUED TO INCLUDE INSTANCES OF MISTAKEN IDENTITY, BLANKET DEFENDANT LISTINGS, IMPROPER INCLUSION, OR NON-MERITORIOUS OR FRIVOLOUS CLAIMS.

INSUREDS CONVERTING COVERAGE TO THE MEDICAL PROTECTIVE COMPANY SHALL QUALIFY FOR CREDIT AT THE POLICY INCEPTION DATE IN ACCORDANCE WITH THE COMPANY'S GUIDELINES.

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ILLINOIS
PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE PROGRAM
CLAIM FREE CREDIT

IF NO CLAIM HAS BEEN ATTRIBUTED TO AN INSURED, THE INSURED WILL BE ELIGIBLE FOR A PREMIUM CREDIT BASED ON THE FOLLOWING SCHEDULE:

1. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 1 YEAR BUT LESS THAN 3 YEARS, A 5.0% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
2. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 3 YEARS BUT LESS THAN 5 YEARS, A 7.5% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
3. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 5 YEARS BUT LESS THAN 8 YEARS, A 15% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
4. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 8 YEARS BUT LESS THAN 10 YEARS, A 20% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
5. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 10 YEARS OR MORE, A CREDIT OF 25% SHALL BE APPLIED TO THE NEXT POLICY RENEWAL.

A CLAIM UNDER THIS POLICY SHALL NOT, FOR THE PURPOSE OF THIS PREMIUM CREDIT PROGRAM, BE CONSTRUED TO INCLUDE INSTANCES OF MISTAKEN IDENTITY, BLANKET DEFENDANT LISTINGS, IMPROPER INCLUSION, OR NON-MERITORIOUS OR FRIVOLOUS CLAIMS.

INSUREDS CONVERTING COVERAGE TO THE MEDICAL PROTECTIVE COMPANY SHALL QUALIFY FOR CREDIT AT THE POLICY INCEPTION DATE IN ACCORDANCE WITH THE COMPANY'S GUIDELINES.

PHYSICIANS & SURGEONS

A. Classifications

1. Applicable to the Occurrence and Standard Claims-Made Programs.
2. The following classification plan shall be used to determine the appropriate rating class for each individual insured.

CLASS IA

NON-SURGICAL SPECIALISTS TO INCLUDE: ALLERGY, OPHTHALMOLOGY AND PSYCHIATRY.

CLASS IB

NON-SURGICAL SPECIALISTS TO INCLUDE: DERMATOLOGY, ENDOCRINOLOGY, FORENSIC MEDICINE, NUCLEAR MEDICINE, OCCUPATIONAL MEDICINE, PATHOLOGY, PEDIATRICS, PHYSIATRY, PREVENTATIVE MEDICINE, PUBLIC HEALTH AND RHEUMATOLOGY.

CLASS IC

NON-SURGICAL SPECIALISTS TO INCLUDE: AEROSPACE MEDICINE, GERIATRICS, GYNECOLOGY, HEMATOLOGY/ONCOLOGY, NEPHROLOGY, NUTRITION, OTORHINOLARYNGOLOGY, PHARMACOLOGY AND SURGICAL SPECIALISTS PERFORMING NO SURGERY.

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: DERMATOLOGY AND OPHTHALMOLOGY.

CLASS ID

NON-SURGICAL SPECIALISTS TO INCLUDE: CARDIOLOGY (INCLUDING SWAN-GANZ), DIABETES, FAMILY/GENERAL PRACTICE AND INTERNAL MEDICINE.

SURGICAL SPECIALISTS IN OPHTHALMOLOGY.

CLASS IE

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: ENDOCRINOLOGY, HOSPITALISTS, NEPHROLOGY AND SHOCK THERAPY.

CLASS IIA

NON-SURGICAL SPECIALISTS TO INCLUDE: DIAGNOSTIC RADIOLOGY, GASTROENTEROLOGY, INFECTIOUS DISEASE, NEUROLOGY AND URGENT CARE.

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: HEMATOLOGY/ONCOLOGY, PATHOLOGY, PEDIATRICS AND RADIATION THERAPY.

SURGICAL SPECIALISTS TO INCLUDE: ANESTHESIOLOGY, PAIN MANAGEMENT AND PAIN MEDICINE.

CLASS IIB

NON-SURGICAL SPECIALISTS TO INCLUDE: NEONATOLOGY AND PULMONARY DISEASE

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: CARDIOLOGY (RIGHT HEART CATHETERIZATION), DIAGNOSTIC RADIOLOGY, GASTROENTEROLOGY, GERIATRICS, GYNECOLOGY, INFECTIOUS DISEASE, INTENSIVE CARE, INTERNAL MEDICINE, OTORHINOLARYNGOLOGY, NEUROLOGY, RADIOPAQUE DYE INJECTION, RADIOLOGY - INCLUDING MAMMOGRAPHY AND SURGICAL SPECIALISTS PERFORMING MINOR SURGERY - NOT OTHERWISE CLASSIFIED.

GENERAL PRACTICE OR SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON OTHER THAN THEIR OWN PATIENTS - NOT PRIMARILY ENGAGED IN MAJOR SURGERY (NO DELIVERIES).

PHYSICIANS OTHERWISE IN CLASS IA, CLASS IB, CLASS IC, CLASS ID, CLASS 1E OR CLASS IIA PERFORMING ANY OF THE FOLLOWING: ACUPUNCTURE.

CLASS IIC

EMERGENCY MEDICINE WITH NO MAJOR SURGERY.

GENERAL PRACTICE OR SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON OTHER THAN THEIR OWN PATIENTS - NOT PRIMARILY ENGAGED IN MAJOR SURGERY (INCLUDING DELIVERIES).

SURGICAL SPECIALISTS IN UROLOGY AND OTORHINOLARYNGOLOGY.

CLASS IID

SURGICAL SPECIALISTS TO INCLUDE: COLON AND RECTAL, FAMILY/GENERAL PRACTICE, GASTROENTEROLOGY, GERIATRICS AND PLASTIC SURGERY - NO ELECTED COSMETIC.

PHYSICIANS OTHERWISE IN CLASS IA, CLASS IB, CLASS IC, CLASS ID, CLASS 1E, CLASS IIA, CLASS IIB OR CLASS IIC PERFORMING CARDIOLOGY (LEFT HEART CATHETERIZATION).

CLASS III

SURGICAL SPECIALISTS IN EMERGENCY MEDICINE.

CLASS IV

SURGICAL SPECIALISTS TO INCLUDE: COSMETIC SURGERY, GYNECOLOGY, HAND SURGERY, HEAD AND NECK SURGERY, ORTHOPEDIC SURGERY (EXCLUDING SPINAL) AND PLASTIC SURGERY - NOT OTHERWISE CLASSIFIED.

CLASS V

SURGICAL SPECIALISTS TO INCLUDE: CARDIOVASCULAR SURGERY, GENERAL SURGERY, THORACIC SURGERY AND VASCULAR SURGERY.

CLASS VIA

SURGICAL SPECIALISTS IN ORTHOPEDIC SURGERY (INCLUDING SPINAL) AND ABDOMINAL SURGERY.

CLASS VIB

SURGICAL SPECIALISTS TO INCLUDE: BARIATRIC SURGERY, OB/GYN AND TRAUMATIC SURGERY.

CLASS VII

RESERVED FOR FUTURE USE.

CLASS VIII

SURGICAL SPECIALISTS IN NEUROLOGICAL SURGERY.

2. Occurrence Program - Area 1

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,182	8,408	12,426	15,393	16,011
1B	7,728	10,510	15,533	19,243	20,016
1C	10,304	14,013	20,711	25,657	26,687
1D	11,334	15,414	22,781	28,222	29,355
1E	13,189	17,937	26,510	32,841	34,160
2A	14,426	19,619	28,996	35,921	37,363
2B	17,002	23,123	34,174	42,335	44,035
2C	20,093	27,326	40,387	50,032	52,041
2D	22,669	30,830	45,565	56,446	58,713
3	24,214	33,173	50,123	63,683	66,589
4	29,366	40,231	60,788	77,233	80,757
5	35,549	48,702	73,586	93,494	97,760
6A	42,246	57,877	87,449	111,107	116,177
6B	47,398	64,935	98,114	124,657	130,345
7	54,611	74,817	113,045	143,627	150,180
8	78,310	107,285	162,102	205,955	215,353

2. Occurrence Program - Area 2

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,564	7,567	11,184	13,854	14,411
1B	6,956	9,460	13,982	17,320	18,016
1C	9,274	12,613	18,641	23,092	24,020
1D	10,201	13,873	20,504	25,400	26,421
1E	11,871	16,145	23,861	29,559	30,746
2A	12,984	17,658	26,098	32,330	33,629
2B	15,302	20,811	30,757	38,102	39,632
2C	18,084	24,594	36,349	45,029	46,838
2D	20,403	27,748	41,010	50,803	52,844
3	21,794	29,858	45,114	57,318	59,934
4	26,431	36,210	54,712	69,514	72,685
5	31,995	43,833	66,230	84,147	87,986
6A	38,023	52,092	78,708	100,000	104,563
6B	42,660	58,444	88,306	112,196	117,315
7	49,152	67,338	101,745	129,270	135,168
8	70,482	96,560	145,898	185,368	193,826

2. Occurrence Program - Area 3

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,255	7,147	10,563	13,085	13,610
1B	6,569	8,934	13,204	16,357	17,014
1C	8,758	11,911	17,604	21,807	22,683
1D	9,634	13,102	19,364	23,989	24,952
1E	11,210	15,246	22,532	27,913	29,034
2A	12,261	16,675	24,645	30,530	31,756
2B	14,451	19,653	29,047	35,983	37,428
2C	17,078	23,226	34,327	42,524	44,232
2D	19,268	26,204	38,729	47,977	49,904
3	20,581	28,196	42,603	54,128	56,598
4	24,960	34,195	51,667	65,645	68,640
5	30,215	41,395	62,545	79,465	83,091
6A	35,908	49,194	74,330	94,438	98,747
6B	40,287	55,193	83,394	105,955	110,789
7	46,417	63,591	96,083	122,077	127,647
8	66,561	91,189	137,781	175,055	183,043

2. Occurrence Program - Area 4

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,637	6,306	9,320	11,546	12,010
1B	5,796	7,883	11,650	14,432	15,012
1C	7,728	10,510	15,533	19,243	20,016
1D	8,501	11,561	17,087	21,167	22,018
1E	9,892	13,453	19,883	24,631	25,620
2A	10,819	14,714	21,746	26,939	28,021
2B	12,751	17,341	25,630	31,750	33,025
2C	15,070	20,495	30,291	37,524	39,031
2D	17,002	23,123	34,174	42,335	44,035
3	18,161	24,881	37,593	47,763	49,943
4	22,025	30,174	45,592	57,926	60,569
5	26,662	36,527	55,190	70,121	73,321
6A	31,685	43,408	65,588	83,332	87,134
6B	35,549	48,702	73,586	93,494	97,760
7	40,958	56,112	84,783	107,720	112,635
8	58,733	80,464	121,577	154,468	161,516

2. Occurrence Program - Area 5

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,328	5,886	8,699	10,777	11,210
1B	5,410	7,358	10,874	13,471	14,012
1C	7,213	9,810	14,498	17,960	18,682
1D	7,934	10,790	15,947	19,756	20,549
1E	9,233	12,557	18,558	22,990	23,913
2A	10,098	13,733	20,297	25,144	26,154
2B	11,901	16,185	23,921	29,633	30,824
2C	14,065	19,128	28,271	35,022	36,428
2D	15,869	21,582	31,897	39,514	41,101
3	16,951	23,223	35,089	44,581	46,615
4	20,557	28,163	42,553	54,065	56,532
5	24,885	34,092	51,512	65,448	68,434
6A	29,573	40,515	61,216	77,777	81,326
6B	33,180	45,457	68,683	87,263	91,245
7	38,229	52,374	79,134	100,542	105,130
8	54,819	75,102	113,475	144,174	150,752

2. Occurrence Program - Area 6

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,709	5,044	7,455	9,235	9,606
1B	4,637	6,306	9,320	11,546	12,010
1C	6,182	8,408	12,426	15,393	16,011
1D	6,800	9,248	13,668	16,932	17,612
1E	7,913	10,762	15,905	19,703	20,495
2A	8,655	11,771	17,397	21,551	22,416
2B	10,200	13,872	20,502	25,398	26,418
2C	12,055	16,395	24,231	30,017	31,222
2D	13,600	18,496	27,336	33,864	35,224
3	14,528	19,903	30,073	38,209	39,952
4	17,619	24,138	36,471	46,338	48,452
5	21,328	29,219	44,149	56,093	58,652
6A	25,346	34,724	52,466	66,660	69,702
6B	28,437	38,959	58,865	74,789	78,202
7	32,765	44,888	67,824	86,172	90,104
8	46,983	64,367	97,255	123,565	129,203

2. Occurrence Program - Area 7

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,782	3,784	5,592	6,927	7,205
1B	3,478	4,730	6,991	8,660	9,008
1C	4,637	6,306	9,320	11,546	12,010
1D	5,101	6,937	10,253	12,701	13,212
1E	5,935	8,072	11,929	14,778	15,372
2A	6,492	8,829	13,049	16,165	16,814
2B	7,651	10,405	15,379	19,051	19,816
2C	9,042	12,297	18,174	22,515	23,419
2D	10,201	13,873	20,504	25,400	26,421
3	10,897	14,929	22,557	28,659	29,967
4	13,215	18,105	27,355	34,755	36,341
5	15,998	21,917	33,116	42,075	43,995
6A	19,012	26,046	39,355	50,002	52,283
6B	21,330	29,222	44,153	56,098	58,658
7	24,576	33,669	50,872	64,635	67,584
8	35,241	48,280	72,949	92,684	96,913

2. Occurrence Program - Area 8

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,091	4,204	6,213	7,697	8,006
1B	3,864	5,255	7,767	9,621	10,008
1C	5,152	7,007	10,356	12,828	13,344
1D	5,667	7,707	11,391	14,111	14,678
1E	6,595	8,969	13,256	16,422	17,081
2A	7,213	9,810	14,498	17,960	18,682
2B	8,501	11,561	17,087	21,167	22,018
2C	10,046	13,663	20,192	25,015	26,019
2D	11,334	15,414	22,781	28,222	29,355
3	12,107	16,587	25,061	31,841	33,294
4	14,683	20,116	30,394	38,616	40,378
5	17,774	24,350	36,792	46,746	48,879
6A	21,123	28,939	43,725	55,553	58,088
6B	23,699	32,468	49,057	62,328	65,172
7	27,306	37,409	56,523	71,815	75,092
8	39,155	53,642	81,051	102,978	107,676

2. Occurrence Program - Area 9

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,400	4,624	6,834	8,466	8,806
1B	4,250	5,780	8,543	10,583	11,008
1C	5,667	7,707	11,391	14,111	14,678
1D	6,234	8,478	12,530	15,523	16,146
1E	7,254	9,865	14,581	18,062	18,788
2A	7,934	10,790	15,947	19,756	20,549
2B	9,351	12,717	18,796	23,284	24,219
2C	11,051	15,029	22,213	27,517	28,622
2D	12,467	16,955	25,059	31,043	32,290
3	13,317	18,244	27,566	35,024	36,622
4	16,151	22,127	33,433	42,477	44,415
5	19,551	26,785	40,471	51,419	53,765
6A	23,235	31,832	48,096	61,108	63,896
6B	26,068	35,713	53,961	68,559	71,687
7	30,035	41,148	62,172	78,992	82,596
8	43,069	59,005	89,153	113,271	118,440

3. Standard Claims-Made Programs - Area 1

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,658	2,255	3,333	4,128	4,294
1B	2,072	2,818	4,165	5,159	5,366
1C	2,763	3,758	5,554	6,880	7,156
1D	3,039	4,133	6,108	7,567	7,871
1E	3,536	4,809	7,107	8,805	9,158
2A	3,868	5,260	7,775	9,631	10,018
2B	4,558	6,199	9,162	11,349	11,805
2C	5,387	7,326	10,828	13,414	13,952
2D	6,078	8,266	12,217	15,134	15,742
3	6,492	8,894	13,438	17,074	17,853
4	7,874	10,787	16,299	20,709	21,654
5	9,531	13,057	19,729	25,067	26,210
6A	11,327	15,518	23,447	29,790	31,149
6B	12,708	17,410	26,306	33,422	34,947
7	14,642	20,060	30,309	38,508	40,266
8	20,996	28,765	43,462	55,219	57,739

3. Standard Claims-Made Programs - Area 1

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,863	3,894	5,755	7,129	7,415
1B	3,579	4,867	7,194	8,912	9,270
1C	4,772	6,490	9,592	11,882	12,359
1D	5,249	7,139	10,550	13,070	13,595
1E	6,108	8,307	12,277	15,209	15,820
2A	6,680	9,085	13,427	16,633	17,301
2B	7,874	10,709	15,827	19,606	20,394
2C	9,305	12,655	18,703	23,169	24,100
2D	10,498	14,277	21,101	26,140	27,190
3	11,214	15,363	23,213	29,493	30,839
4	13,600	18,632	28,152	35,768	37,400
5	16,463	22,554	34,078	43,298	45,273
6A	19,565	26,804	40,500	51,456	53,804
6B	21,951	30,073	45,439	57,731	60,365
7	25,291	34,649	52,352	66,515	69,550
8	36,266	49,684	75,071	95,380	99,732

3. Standard Claims-Made Programs - Area 1

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,521	6,149	9,087	11,257	11,709
1B	5,651	7,685	11,359	14,071	14,636
1C	7,535	10,248	15,145	18,762	19,516
1D	8,288	11,272	16,659	20,637	21,466
1E	9,644	13,116	19,384	24,014	24,978
2A	10,548	14,345	21,201	26,265	27,319
2B	12,432	16,908	24,988	30,956	32,199
2C	14,693	19,982	29,533	36,586	38,055
2D	16,576	22,543	33,318	41,274	42,932
3	17,706	24,257	36,651	46,567	48,692
4	21,473	29,418	44,449	56,474	59,051
5	25,994	35,612	53,808	68,364	71,484
6A	30,892	42,322	63,946	81,246	84,953
6B	34,659	47,483	71,744	91,153	95,312
7	39,933	54,708	82,661	105,024	109,816
8	57,263	78,450	118,534	150,602	157,473

3. Standard Claims-Made Programs - Area 1

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,425	7,378	10,904	13,508	14,051
1B	6,782	9,224	13,632	16,887	17,565
1C	9,041	12,296	18,172	22,512	23,416
1D	9,946	13,527	19,991	24,766	25,760
1E	11,573	15,739	23,262	28,817	29,974
2A	12,658	17,215	25,443	31,518	32,784
2B	14,918	20,288	29,985	37,146	38,638
2C	17,631	23,978	35,438	43,901	45,664
2D	19,891	27,052	39,981	49,529	51,518
3	21,247	29,108	43,981	55,880	58,429
4	25,768	35,302	53,340	67,770	70,862
5	31,193	42,734	64,570	82,038	85,781
6A	37,070	50,786	76,735	97,494	101,943
6B	41,591	56,980	86,093	109,384	114,375
7	47,920	65,650	99,194	126,030	131,780
8	68,715	94,140	142,240	180,720	188,966

3. Standard Claims-Made Programs - Area 1

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,727	7,789	11,511	14,260	14,833
1B	7,158	9,735	14,388	17,823	18,539
1C	9,544	12,980	19,183	23,765	24,719
1D	10,498	14,277	21,101	26,140	27,190
1E	12,216	16,614	24,554	30,418	31,639
2A	13,361	18,171	26,856	33,269	34,605
2B	15,747	21,416	31,651	39,210	40,785
2C	18,611	25,311	37,408	46,341	48,202
2D	20,996	28,555	42,202	52,280	54,380
3	22,428	30,726	46,426	58,986	61,677
4	27,199	37,263	56,302	71,533	74,797
5	32,926	45,109	68,157	86,595	90,547
6A	39,130	53,608	80,999	102,912	107,608
6B	43,901	60,144	90,875	115,460	120,728
7	50,582	69,297	104,705	133,031	139,101
8	72,533	99,370	150,143	190,762	199,466

3. Standard Claims-Made Programs - Area 1

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,028	8,198	12,116	15,010	15,613
1B	7,535	10,248	15,145	18,762	19,516
1C	10,046	13,663	20,192	25,015	26,019
1D	11,051	15,029	22,213	27,517	28,622
1E	12,859	17,488	25,847	32,019	33,305
2A	14,064	19,127	28,269	35,019	36,426
2B	16,576	22,543	33,318	41,274	42,932
2C	19,590	26,642	39,376	48,779	50,738
2D	22,101	30,057	44,423	55,031	57,242
3	23,608	32,343	48,869	62,089	64,922
4	28,631	39,224	59,266	75,300	78,735
5	34,659	47,483	71,744	91,153	95,312
6A	41,189	56,429	85,261	108,327	113,270
6B	46,212	63,310	95,659	121,538	127,083
7	53,244	72,944	110,215	140,032	146,421
8	76,350	104,600	158,045	200,801	209,963

3. Standard Claims-Made Programs - Area 2

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,492	2,029	2,999	3,715	3,864
1B	1,865	2,536	3,749	4,644	4,830
1C	2,486	3,381	4,997	6,190	6,439
1D	2,735	3,720	5,497	6,810	7,084
1E	3,182	4,328	6,396	7,923	8,241
2A	3,481	4,734	6,997	8,668	9,016
2B	4,102	5,579	8,245	10,214	10,624
2C	4,848	6,593	9,744	12,072	12,556
2D	5,470	7,439	10,995	13,620	14,167
3	5,843	8,005	12,095	15,367	16,068
4	7,086	9,708	14,668	18,636	19,487
5	8,578	11,752	17,756	22,560	23,590
6A	10,194	13,966	21,102	26,810	28,034
6B	11,437	15,669	23,675	30,079	31,452
7	13,177	18,052	27,276	34,656	36,237
8	18,896	25,888	39,115	49,696	51,964

3. Standard Claims-Made Programs - Area 2

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,577	3,505	5,180	6,417	6,674
1B	3,221	4,381	6,474	8,020	8,342
1C	4,294	5,840	8,631	10,692	11,121
1D	4,724	6,425	9,495	11,763	12,235
1E	5,497	7,476	11,049	13,688	14,237
2A	6,012	8,176	12,084	14,970	15,571
2B	7,086	9,637	14,243	17,644	18,353
2C	8,374	11,389	16,832	20,851	21,689
2D	9,448	12,849	18,990	23,526	24,470
3	10,092	13,826	20,890	26,542	27,753
4	12,239	16,767	25,335	32,189	33,657
5	14,816	20,298	30,669	38,966	40,744
6A	17,607	24,122	36,446	46,306	48,419
6B	19,755	27,064	40,893	51,956	54,326
7	22,761	31,183	47,115	59,861	62,593
8	32,638	44,714	67,561	85,838	89,755

3. Standard Claims-Made Programs - Area 2

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,069	5,534	8,179	10,132	10,539
1B	5,086	6,917	10,223	12,664	13,173
1C	6,781	9,222	13,630	16,885	17,563
1D	7,459	10,144	14,993	18,573	19,319
1E	8,679	11,803	17,445	21,611	22,479
2A	9,493	12,910	19,081	23,638	24,587
2B	11,189	15,217	22,490	27,861	28,980
2C	13,223	17,983	26,578	32,925	34,248
2D	14,918	20,288	29,985	37,146	38,638
3	15,935	21,831	32,985	41,909	43,821
4	19,325	26,475	40,003	50,825	53,144
5	23,393	32,048	48,424	61,524	64,331
6A	27,801	38,087	57,548	73,117	76,453
6B	31,192	42,733	64,567	82,035	85,778
7	35,938	49,235	74,392	94,517	98,830
8	51,534	70,602	106,675	135,534	141,719

3. Standard Claims-Made Programs - Area 2

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,883	6,641	9,815	12,159	12,647
1B	6,103	8,300	12,267	15,196	15,807
1C	8,137	11,066	16,355	20,261	21,075
1D	8,951	12,173	17,992	22,288	23,183
1E	10,415	14,164	20,934	25,933	26,975
2A	11,391	15,492	22,896	28,364	29,503
2B	13,426	18,259	26,986	33,431	34,773
2C	15,867	21,579	31,893	39,509	41,096
2D	17,901	24,345	35,981	44,573	46,364
3	19,121	26,196	39,580	50,288	52,583
4	23,190	31,770	48,003	60,990	63,773
5	28,072	38,459	58,109	73,829	77,198
6A	33,361	45,705	69,057	87,739	91,743
6B	37,430	51,279	77,480	98,441	102,933
7	43,125	59,081	89,269	113,419	118,594
8	61,841	84,722	128,011	162,642	170,063

3. Standard Claims-Made Programs - Area 2

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,154	7,009	10,360	12,833	13,349
1B	6,442	8,761	12,948	16,041	16,685
1C	8,589	11,681	17,264	21,387	22,246
1D	9,448	12,849	18,990	23,526	24,470
1E	10,993	14,950	22,096	27,373	28,472
2A	12,024	16,353	24,168	29,940	31,142
2B	14,172	19,274	28,486	35,288	36,705
2C	16,749	22,779	33,665	41,705	43,380
2D	18,896	25,699	37,981	47,051	48,941
3	20,184	27,652	41,781	53,084	55,506
4	24,479	33,536	50,672	64,380	67,317
5	29,631	40,594	61,336	77,930	81,485
6A	35,215	48,245	72,895	92,615	96,841
6B	39,510	54,129	81,786	103,911	108,653
7	45,521	62,364	94,228	119,720	125,183
8	65,276	89,428	135,121	171,676	179,509

3. Standard Claims-Made Programs - Area 2

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,425	7,378	10,904	13,508	14,051
1B	6,781	9,222	13,630	16,885	17,563
1C	9,041	12,296	18,172	22,512	23,416
1D	9,945	13,525	19,989	24,763	25,758
1E	11,572	15,738	23,260	28,814	29,971
2A	12,657	17,214	25,441	31,516	32,782
2B	14,918	20,288	29,985	37,146	38,638
2C	17,630	23,977	35,436	43,899	45,662
2D	19,890	27,050	39,979	49,526	51,515
3	21,246	29,107	43,979	55,877	58,427
4	25,767	35,301	53,338	67,767	70,859
5	31,191	42,732	64,565	82,032	85,775
6A	37,068	50,783	76,731	97,489	101,937
6B	41,589	56,977	86,089	109,379	114,370
7	47,917	65,646	99,188	126,022	131,772
8	68,712	94,135	142,234	180,713	188,958

3. Standard Claims-Made Programs - Area 3

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,409	1,916	2,832	3,508	3,649
1B	1,761	2,395	3,540	4,385	4,561
1C	2,348	3,193	4,719	5,847	6,081
1D	2,583	3,513	5,192	6,432	6,690
1E	3,006	4,088	6,042	7,485	7,786
2A	3,288	4,472	6,609	8,187	8,516
2B	3,874	5,269	7,787	9,646	10,034
2C	4,579	6,227	9,204	11,402	11,860
2D	5,166	7,026	10,384	12,863	13,380
3	5,518	7,560	11,422	14,512	15,175
4	6,692	9,168	13,852	17,600	18,403
5	8,102	11,100	16,771	21,308	22,281
6A	9,628	13,190	19,930	25,322	26,477
6B	10,802	14,799	22,360	28,409	29,706
7	12,446	17,051	25,763	32,733	34,227
8	17,846	24,449	36,941	46,935	49,077

3. Standard Claims-Made Programs - Area 3

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,433	3,309	4,890	6,058	6,301
1B	3,042	4,137	6,114	7,575	7,879
1C	4,056	5,516	8,153	10,099	10,505
1D	4,462	6,068	8,969	11,110	11,557
1E	5,192	7,061	10,436	12,928	13,447
2A	5,679	7,723	11,415	14,141	14,709
2B	6,692	9,101	13,451	16,663	17,332
2C	7,909	10,756	15,897	19,693	20,484
2D	8,923	12,135	17,935	22,218	23,111
3	9,532	13,059	19,731	25,069	26,213
4	11,560	15,837	23,929	30,403	31,790
5	13,994	19,172	28,968	36,804	38,484
6A	16,630	22,783	34,424	43,737	45,733
6B	18,658	25,561	38,622	49,071	51,310
7	21,497	29,451	44,499	56,537	59,117
8	30,826	42,232	63,810	81,072	84,772

3. Standard Claims-Made Programs - Area 3

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,842	5,225	7,722	9,567	9,951
1B	4,803	6,532	9,654	11,959	12,440
1C	6,404	8,709	12,872	15,946	16,586
1D	7,045	9,581	14,160	17,542	18,247
1E	8,198	11,149	16,478	20,413	21,233
2A	8,966	12,194	18,022	22,325	23,222
2B	10,567	14,371	21,240	26,312	27,369
2C	12,488	16,984	25,101	31,095	32,344
2D	14,090	19,162	28,321	35,084	36,493
3	15,050	20,619	31,154	39,582	41,388
4	18,252	25,005	37,782	48,003	50,193
5	22,095	30,270	45,737	58,110	60,761
6A	26,258	35,973	54,354	69,059	72,210
6B	29,459	40,359	60,980	77,477	81,012
7	33,943	46,502	70,262	89,270	93,343
8	48,672	66,681	100,751	128,007	133,848

3. Standard Claims-Made Programs - Area 3

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,611	6,271	9,268	11,481	11,942
1B	5,764	7,839	11,586	14,352	14,929
1C	7,685	10,452	15,447	19,136	19,904
1D	8,454	11,497	16,993	21,050	21,896
1E	9,837	13,378	19,772	24,494	25,478
2A	10,760	14,634	21,628	26,792	27,868
2B	12,680	17,245	25,487	31,573	32,841
2C	14,986	20,381	30,122	37,315	38,814
2D	16,907	22,994	33,983	42,098	43,789
3	18,060	24,742	37,384	47,498	49,665
4	21,902	30,006	45,337	57,602	60,231
5	26,514	36,324	54,884	69,732	72,914
6A	31,509	43,167	65,224	82,869	86,650
6B	35,351	48,431	73,177	92,973	97,215
7	40,731	55,801	84,313	107,123	112,010
8	58,406	80,016	120,900	153,608	160,617

3. Standard Claims-Made Programs - Area 3

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,867	6,619	9,783	12,119	12,606
1B	6,084	8,274	12,229	15,149	15,758
1C	8,112	11,032	16,305	20,199	21,010
1D	8,923	12,135	17,935	22,218	23,111
1E	10,384	14,122	20,872	25,856	26,895
2A	11,357	15,446	22,828	28,279	29,415
2B	13,385	18,204	26,904	33,329	34,667
2C	15,818	21,512	31,794	39,387	40,969
2D	17,847	24,272	35,872	44,439	46,224
3	19,064	26,118	39,462	50,138	52,426
4	23,119	31,673	47,856	60,803	63,577
5	27,987	38,342	57,933	73,606	76,964
6A	33,260	45,566	68,848	87,474	91,465
6B	37,315	51,122	77,242	98,138	102,616
7	42,994	58,902	88,998	113,074	118,234
8	61,651	84,462	127,618	162,142	169,540

3. Standard Claims-Made Programs - Area 3

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,123	6,967	10,297	12,756	13,269
1B	6,404	8,709	12,872	15,946	16,586
1C	8,539	11,613	17,163	21,262	22,116
1D	9,393	12,774	18,880	23,389	24,328
1E	10,930	14,865	21,969	27,216	28,309
2A	11,955	16,259	24,030	29,768	30,963
2B	14,089	19,161	28,319	35,082	36,491
2C	16,651	22,645	33,469	41,461	43,126
2D	18,786	25,549	37,760	46,777	48,656
3	20,067	27,492	41,539	52,776	55,184
4	24,336	33,340	50,376	64,004	66,924
5	29,460	40,360	60,982	77,480	81,015
6A	35,010	47,964	72,471	92,076	96,278
6B	39,279	53,812	81,308	103,304	108,017
7	45,257	62,002	93,682	119,026	124,457
8	64,896	88,908	134,335	170,676	178,464

3. Standard Claims-Made Programs - Area 4

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,243	1,690	2,498	3,095	3,219
1B	1,554	2,113	3,124	3,869	4,025
1C	2,072	2,818	4,165	5,159	5,366
1D	2,279	3,099	4,581	5,675	5,903
1E	2,652	3,607	5,331	6,603	6,869
2A	2,901	3,945	5,831	7,223	7,514
2B	3,419	4,650	6,872	8,513	8,855
2C	4,041	5,496	8,122	10,062	10,466
2D	4,559	6,200	9,164	11,352	11,808
3	4,869	6,671	10,079	12,805	13,390
4	5,906	8,091	12,225	15,533	16,242
5	7,149	9,794	14,798	18,802	19,660
6A	8,496	11,640	17,587	22,344	23,364
6B	9,532	13,059	19,731	25,069	26,213
7	10,982	15,045	22,733	28,883	30,201
8	15,748	21,575	32,598	41,417	43,307

3. Standard Claims-Made Programs - Area 4

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,147	2,920	4,315	5,346	5,561
1B	2,684	3,650	5,395	6,683	6,952
1C	3,579	4,867	7,194	8,912	9,270
1D	3,937	5,354	7,913	9,803	10,197
1E	4,581	6,230	9,208	11,407	11,865
2A	5,011	6,815	10,072	12,477	12,978
2B	5,906	8,032	11,871	14,706	15,297
2C	6,979	9,491	14,028	17,378	18,076
2D	7,874	10,709	15,827	19,606	20,394
3	8,411	11,523	17,411	22,121	23,130
4	10,201	13,975	21,116	26,829	28,053
5	12,348	16,917	25,560	32,475	33,957
6A	14,675	20,105	30,377	38,595	40,356
6B	16,464	22,556	34,080	43,300	45,276
7	18,970	25,989	39,268	49,891	52,168
8	27,201	37,265	56,306	71,539	74,803

3. Standard Claims-Made Programs - Area 4

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,391	4,612	6,816	8,444	8,783
1B	4,238	5,764	8,518	10,553	10,976
1C	5,651	7,685	11,359	14,071	14,636
1D	6,217	8,455	12,496	15,480	16,102
1E	7,234	9,838	14,540	18,013	18,736
2A	7,912	10,760	15,903	19,701	20,492
2B	9,325	12,682	18,743	23,219	24,152
2C	11,020	14,987	22,150	27,440	28,542
2D	12,433	16,909	24,990	30,958	32,201
3	13,280	18,194	27,490	34,926	36,520
4	16,106	22,065	33,339	42,359	44,292
5	19,497	26,711	40,359	51,277	53,617
6A	23,171	31,744	47,964	60,940	63,720
6B	25,996	35,615	53,812	68,369	71,489
7	29,952	41,034	62,001	78,774	82,368
8	42,950	58,842	88,907	112,959	118,113

3. Standard Claims-Made Programs - Area 4

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,069	5,534	8,179	10,132	10,539
1B	5,086	6,917	10,223	12,664	13,173
1C	6,782	9,224	13,632	16,887	17,565
1D	7,460	10,146	14,995	18,575	19,321
1E	8,681	11,806	17,449	21,616	22,484
2A	9,494	12,912	19,083	23,640	24,589
2B	11,190	15,218	22,492	27,863	28,982
2C	13,224	17,985	26,580	32,928	34,250
2D	14,919	20,290	29,987	37,148	38,640
3	15,936	21,832	32,988	41,912	43,824
4	19,328	26,479	40,009	50,833	53,152
5	23,396	32,053	48,430	61,531	64,339
6A	27,805	38,093	57,556	73,127	76,464
6B	31,195	42,737	64,574	82,043	85,786
7	35,942	49,241	74,400	94,527	98,841
8	51,539	70,608	106,686	135,548	141,732

3. Standard Claims-Made Programs - Area 4

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,295	5,841	8,633	10,695	11,124
1B	5,368	7,300	10,790	13,366	13,903
1C	7,158	9,735	14,388	17,823	18,539
1D	7,875	10,710	15,829	19,609	20,396
1E	9,163	12,462	18,418	22,816	23,732
2A	10,022	13,630	20,144	24,955	25,957
2B	11,811	16,063	23,740	29,409	30,590
2C	13,958	18,983	28,056	34,755	36,151
2D	15,748	21,417	31,653	39,213	40,787
3	16,822	23,046	34,822	44,242	46,261
4	20,401	27,949	42,230	53,655	56,103
5	24,696	33,834	51,121	64,950	67,914
6A	29,349	40,208	60,752	77,188	80,710
6B	32,928	45,111	68,161	86,601	90,552
7	37,939	51,976	78,534	99,780	104,332
8	54,403	74,532	112,614	143,080	149,608

3. Standard Claims-Made Programs - Area 4

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,521	6,149	9,087	11,257	11,709
1B	5,651	7,685	11,359	14,071	14,636
1C	7,535	10,248	15,145	18,762	19,516
1D	8,289	11,273	16,661	20,640	21,469
1E	9,645	13,117	19,386	24,016	24,981
2A	10,549	14,347	21,203	26,267	27,322
2B	12,433	16,909	24,990	30,958	32,201
2C	14,693	19,982	29,533	36,586	38,055
2D	16,577	22,545	33,320	41,277	42,934
3	17,707	24,259	36,653	46,569	48,694
4	21,475	29,421	44,453	56,479	59,056
5	25,996	35,615	53,812	68,369	71,489
6A	30,894	42,325	63,951	81,251	84,959
6B	34,661	47,486	71,748	91,158	95,318
7	39,936	54,712	82,668	105,032	109,824
8	57,266	78,454	118,541	150,610	157,482

3. Standard Claims-Made Programs - Area 5

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,160	1,578	2,332	2,888	3,004
1B	1,450	1,972	2,915	3,611	3,756
1C	1,934	2,630	3,887	4,816	5,009
1D	2,127	2,893	4,275	5,296	5,509
1E	2,475	3,366	4,975	6,163	6,410
2A	2,707	3,682	5,441	6,740	7,011
2B	3,191	4,340	6,414	7,946	8,265
2C	3,771	5,129	7,580	9,390	9,767
2D	4,254	5,785	8,551	10,592	11,018
3	4,544	6,225	9,406	11,951	12,496
4	5,511	7,550	11,408	14,494	15,155
5	6,672	9,141	13,811	17,547	18,348
6A	7,929	10,863	16,413	20,853	21,805
6B	8,895	12,186	18,413	23,394	24,461
7	10,249	14,041	21,215	26,955	28,185
8	14,697	20,135	30,423	38,653	40,417

3. Standard Claims-Made Programs - Area 5

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,004	2,725	4,028	4,990	5,190
1B	2,505	3,407	5,035	6,237	6,488
1C	3,340	4,542	6,713	8,317	8,651
1D	3,674	4,997	7,385	9,148	9,516
1E	4,275	5,814	8,593	10,645	11,072
2A	4,676	6,359	9,399	11,643	12,111
2B	5,511	7,495	11,077	13,722	14,273
2C	6,513	8,858	13,091	16,217	16,869
2D	7,348	9,993	14,769	18,297	19,031
3	7,849	10,753	16,247	20,643	21,585
4	9,519	13,041	19,704	25,035	26,177
5	11,524	15,788	23,855	30,308	31,691
6A	13,695	18,762	28,349	36,018	37,661
6B	15,365	21,050	31,806	40,410	42,254
7	17,703	24,253	36,645	46,559	48,683
8	25,385	34,777	52,547	66,763	69,809

3. Standard Claims-Made Programs - Area 5

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,164	4,303	6,360	7,878	8,195
1B	3,956	5,380	7,952	9,850	10,246
1C	5,274	7,173	10,601	13,132	13,660
1D	5,801	7,889	11,660	14,444	15,025
1E	6,751	9,181	13,570	16,810	17,485
2A	7,384	10,042	14,842	18,386	19,125
2B	8,702	11,835	17,491	21,668	22,538
2C	10,284	13,986	20,671	25,607	26,636
2D	11,603	15,780	23,322	28,891	30,052
3	12,394	16,980	25,656	32,596	34,084
4	15,031	20,592	31,114	39,532	41,335
5	18,195	24,927	37,664	47,853	50,036
6A	21,623	29,624	44,760	56,868	59,463
6B	24,260	33,236	50,218	63,804	66,715
7	27,953	38,296	57,863	73,516	76,871
8	40,082	54,912	82,970	105,416	110,226

3. Standard Claims-Made Programs - Area 5

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,797	5,164	7,632	9,455	9,834
1B	4,747	6,456	9,541	11,820	12,295
1C	6,329	8,607	12,721	15,759	16,392
1D	6,962	9,468	13,994	17,335	18,032
1E	8,101	11,017	16,283	20,171	20,982
2A	8,861	12,051	17,811	22,064	22,950
2B	10,443	14,202	20,990	26,003	27,047
2C	12,341	16,784	24,805	30,729	31,963
2D	13,923	18,935	27,985	34,668	36,061
3	14,873	20,376	30,787	39,116	40,901
4	18,037	24,711	37,337	47,437	49,602
5	21,834	29,913	45,196	57,423	60,044
6A	25,948	35,549	53,712	68,243	71,357
6B	29,112	39,883	60,262	76,565	80,058
7	33,543	45,954	69,434	88,218	92,243
8	48,099	65,896	99,565	126,500	132,272

3. Standard Claims-Made Programs - Area 5

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,008	5,451	8,056	9,980	10,381
1B	5,010	6,814	10,070	12,475	12,976
1C	6,680	9,085	13,427	16,633	17,301
1D	7,348	9,993	14,769	18,297	19,031
1E	8,551	11,629	17,188	21,292	22,147
2A	9,353	12,720	18,800	23,289	24,224
2B	11,023	14,991	22,156	27,447	28,550
2C	13,026	17,715	26,182	32,435	33,737
2D	14,697	19,988	29,541	36,596	38,065
3	15,699	21,508	32,497	41,288	43,172
4	19,039	26,083	39,411	50,073	52,357
5	23,047	31,574	47,707	60,614	63,379
6A	27,389	37,523	56,695	72,033	75,320
6B	30,730	42,100	63,611	80,820	84,508
7	35,407	48,508	73,292	93,120	97,369
8	50,771	69,556	105,096	133,528	139,620

3. Standard Claims-Made Programs - Area 5

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,219	5,738	8,480	10,505	10,927
1B	5,274	7,173	10,601	13,132	13,660
1C	7,032	9,564	14,134	17,510	18,213
1D	7,735	10,520	15,547	19,260	20,034
1E	9,001	12,241	18,092	22,412	23,313
2A	9,845	13,389	19,788	24,514	25,499
2B	11,603	15,780	23,322	28,891	30,052
2C	13,712	18,648	27,561	34,143	35,514
2D	15,470	21,039	31,095	38,520	40,067
3	16,525	22,639	34,207	43,461	45,444
4	20,041	27,456	41,485	52,708	55,113
5	24,260	33,236	50,218	63,804	66,715
6A	28,831	39,498	59,680	75,826	79,285
6B	32,347	44,315	66,958	85,073	88,954
7	37,270	51,060	77,149	98,020	102,493
8	53,443	73,217	110,627	140,555	146,968

3. Standard Claims-Made Programs - Area 6

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	995	1,353	2,000	2,478	2,577
1B	1,243	1,690	2,498	3,095	3,219
1C	1,658	2,255	3,333	4,128	4,294
1D	1,824	2,481	3,666	4,542	4,724
1E	2,122	2,886	4,265	5,284	5,496
2A	2,321	3,157	4,665	5,779	6,011
2B	2,735	3,720	5,497	6,810	7,084
2C	3,233	4,397	6,498	8,050	8,373
2D	3,647	4,960	7,330	9,081	9,446
3	3,896	5,338	8,065	10,246	10,714
4	4,725	6,473	9,781	12,427	12,994
5	5,719	7,835	11,838	15,041	15,727
6A	6,797	9,312	14,070	17,876	18,692
6B	7,625	10,446	15,784	20,054	20,969
7	8,786	12,037	18,187	23,107	24,162
8	12,599	17,261	26,080	33,135	34,647

3. Standard Claims-Made Programs - Area 6

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,718	2,336	3,453	4,278	4,450
1B	2,147	2,920	4,315	5,346	5,561
1C	2,863	3,894	5,755	7,129	7,415
1D	3,150	4,284	6,332	7,844	8,159
1E	3,665	4,984	7,367	9,126	9,492
2A	4,009	5,452	8,058	9,982	10,383
2B	4,724	6,425	9,495	11,763	12,235
2C	5,584	7,594	11,224	13,904	14,463
2D	6,299	8,567	12,661	15,685	16,314
3	6,729	9,219	13,929	17,697	18,505
4	8,161	11,181	16,893	21,463	22,443
5	9,879	13,534	20,450	25,982	27,167
6A	11,740	16,084	24,302	30,876	32,285
6B	13,171	18,044	27,264	34,640	36,220
7	15,175	20,790	31,412	39,910	41,731
8	21,761	29,813	45,045	57,231	59,843

3. Standard Claims-Made Programs - Area 6

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,713	3,690	5,453	6,755	7,027
1B	3,391	4,612	6,816	8,444	8,783
1C	4,521	6,149	9,087	11,257	11,709
1D	4,973	6,763	9,996	12,383	12,880
1E	5,787	7,870	11,632	14,410	14,988
2A	6,329	8,607	12,721	15,759	16,392
2B	7,460	10,146	14,995	18,575	19,321
2C	8,816	11,990	17,720	21,952	22,833
2D	9,947	13,528	19,993	24,768	25,763
3	10,625	14,556	21,994	27,944	29,219
4	12,885	17,652	26,672	33,888	35,434
5	15,598	21,369	32,288	41,023	42,895
6A	18,536	25,394	38,370	48,750	50,974
6B	20,797	28,492	43,050	54,696	57,192
7	23,961	32,827	49,599	63,017	65,893
8	34,360	47,073	71,125	90,367	94,490

3. Standard Claims-Made Programs - Area 6

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,255	4,427	6,543	8,105	8,430
1B	4,069	5,534	8,179	10,132	10,539
1C	5,425	7,378	10,904	13,508	14,051
1D	5,968	8,116	11,996	14,860	15,457
1E	6,944	9,444	13,957	17,291	17,985
2A	7,595	10,329	15,266	18,912	19,671
2B	8,951	12,173	17,992	22,288	23,183
2C	10,580	14,389	21,266	26,344	27,402
2D	11,936	16,233	23,991	29,721	30,914
3	12,749	17,466	26,390	33,530	35,060
4	15,462	21,183	32,006	40,665	42,521
5	18,717	25,642	38,744	49,226	51,472
6A	22,244	30,474	46,045	58,502	61,171
6B	24,956	34,190	51,659	65,634	68,629
7	28,753	39,392	59,519	75,620	79,071
8	41,232	56,488	85,350	108,440	113,388

3. Standard Claims-Made Programs - Area 6

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,436	4,673	6,906	8,556	8,899
1B	4,295	5,841	8,633	10,695	11,124
1C	5,727	7,789	11,511	14,260	14,833
1D	6,299	8,567	12,661	15,685	16,314
1E	7,330	9,969	14,733	18,252	18,985
2A	8,017	10,903	16,114	19,962	20,764
2B	9,449	12,851	18,992	23,528	24,473
2C	11,167	15,187	22,446	27,806	28,923
2D	12,599	17,135	25,324	31,372	32,631
3	13,458	18,437	27,858	35,395	37,010
4	16,321	22,360	33,784	42,924	44,883
5	19,757	27,067	40,897	51,961	54,332
6A	23,479	32,166	48,602	61,750	64,567
6B	26,343	36,090	54,530	69,282	72,443
7	30,351	41,581	62,827	79,823	83,465
8	43,522	59,625	90,091	114,463	119,686

3. Standard Claims-Made Programs - Area 6

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,617	4,919	7,270	9,006	9,368
1B	4,521	6,149	9,087	11,257	11,709
1C	6,028	8,198	12,116	15,010	15,613
1D	6,631	9,018	13,328	16,511	17,174
1E	7,716	10,494	15,509	19,213	19,984
2A	8,439	11,477	16,962	21,013	21,857
2B	9,946	13,527	19,991	24,766	25,760
2C	11,755	15,987	23,628	29,270	30,445
2D	13,262	18,036	26,657	33,022	34,349
3	14,166	19,407	29,324	37,257	38,957
4	17,180	23,537	35,563	45,183	47,245
5	20,797	28,492	43,050	54,696	57,192
6A	24,715	33,860	51,160	65,000	67,966
6B	27,729	37,989	57,399	72,927	76,255
7	31,948	43,769	66,132	84,023	87,857
8	45,813	62,764	94,833	120,488	125,986

3. Standard Claims-Made Programs - Area 7

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	746	1,015	1,499	1,858	1,932
1B	933	1,269	1,875	2,323	2,416
1C	1,243	1,690	2,498	3,095	3,219
1D	1,368	1,860	2,750	3,406	3,543
1E	1,591	2,164	3,198	3,962	4,121
2A	1,740	2,366	3,497	4,333	4,507
2B	2,052	2,791	4,125	5,109	5,315
2C	2,424	3,297	4,872	6,036	6,278
2D	2,735	3,720	5,497	6,810	7,084
3	2,922	4,003	6,049	7,685	8,036
4	3,543	4,854	7,334	9,318	9,743
5	4,289	5,876	8,878	11,280	11,795
6A	5,097	6,983	10,551	13,405	14,017
6B	5,719	7,835	11,838	15,041	15,727
7	6,589	9,027	13,639	17,329	18,120
8	9,449	12,945	19,559	24,851	25,985

3. Standard Claims-Made Programs - Area 7

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,289	1,753	2,591	3,210	3,339
1B	1,611	2,191	3,238	4,011	4,172
1C	2,147	2,920	4,315	5,346	5,561
1D	2,362	3,212	4,748	5,881	6,118
1E	2,749	3,739	5,525	6,845	7,120
2A	3,006	4,088	6,042	7,485	7,786
2B	3,544	4,820	7,123	8,825	9,179
2C	4,188	5,696	8,418	10,428	10,847
2D	4,724	6,425	9,495	11,763	12,235
3	5,046	6,913	10,445	13,271	13,877
4	6,120	8,384	12,668	16,096	16,830
5	7,409	10,150	15,337	19,486	20,375
6A	8,805	12,063	18,226	23,157	24,214
6B	9,879	13,534	20,450	25,982	27,167
7	11,381	15,592	23,559	29,932	31,298
8	16,321	22,360	33,784	42,924	44,883

3. Standard Claims-Made Programs - Area 7

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,035	2,768	4,090	5,067	5,271
1B	2,543	3,458	5,111	6,332	6,586
1C	3,391	4,612	6,816	8,444	8,783
1D	3,730	5,073	7,497	9,288	9,661
1E	4,340	5,902	8,723	10,807	11,241
2A	4,747	6,456	9,541	11,820	12,295
2B	5,595	7,609	11,246	13,932	14,491
2C	6,612	8,992	13,290	16,464	17,125
2D	7,460	10,146	14,995	18,575	19,321
3	7,968	10,916	16,494	20,956	21,912
4	9,664	13,240	20,004	25,416	26,576
5	11,698	16,026	24,215	30,766	32,170
6A	13,902	19,046	28,777	36,562	38,231
6B	15,598	21,369	32,288	41,023	42,895
7	17,971	24,620	37,200	47,264	49,420
8	25,770	35,305	53,344	67,775	70,868

3. Standard Claims-Made Programs - Area 7

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,442	3,321	4,908	6,081	6,325
1B	3,052	4,151	6,135	7,599	7,905
1C	4,069	5,534	8,179	10,132	10,539
1D	4,476	6,087	8,997	11,145	11,593
1E	5,208	7,083	10,468	12,968	13,489
2A	5,696	7,747	11,449	14,183	14,753
2B	6,714	9,131	13,495	16,718	17,389
2C	7,934	10,790	15,947	19,756	20,549
2D	8,951	12,173	17,992	22,288	23,183
3	9,562	13,100	19,793	25,148	26,296
4	11,597	15,888	24,006	30,500	31,892
5	14,037	19,231	29,057	36,917	38,602
6A	16,682	22,854	34,532	43,874	45,876
6B	18,717	25,642	38,744	49,226	51,472
7	21,565	29,544	44,640	56,716	59,304
8	30,924	42,366	64,013	81,330	85,041

3. Standard Claims-Made Programs - Area 7

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,577	3,505	5,180	6,417	6,674
1B	3,221	4,381	6,474	8,020	8,342
1C	4,295	5,841	8,633	10,695	11,124
1D	4,724	6,425	9,495	11,763	12,235
1E	5,498	7,477	11,051	13,690	14,240
2A	6,013	8,178	12,086	14,972	15,574
2B	7,087	9,638	14,245	17,647	18,355
2C	8,375	11,390	16,834	20,854	21,691
2D	9,449	12,851	18,992	23,528	24,473
3	10,093	13,827	20,893	26,545	27,756
4	12,241	16,770	25,339	32,194	33,663
5	14,817	20,299	30,671	38,969	40,747
6A	17,609	24,124	36,451	46,312	48,425
6B	19,757	27,067	40,897	51,961	54,332
7	22,763	31,185	47,119	59,867	62,598
8	32,642	44,720	67,569	85,848	89,766

3. Standard Claims-Made Programs - Area 7

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,713	3,690	5,453	6,755	7,027
1B	3,391	4,612	6,816	8,444	8,783
1C	4,521	6,149	9,087	11,257	11,709
1D	4,973	6,763	9,996	12,383	12,880
1E	5,787	7,870	11,632	14,410	14,988
2A	6,329	8,607	12,721	15,759	16,392
2B	7,460	10,146	14,995	18,575	19,321
2C	8,816	11,990	17,720	21,952	22,833
2D	9,946	13,527	19,991	24,766	25,760
3	10,624	14,555	21,992	27,941	29,216
4	12,885	17,652	26,672	33,888	35,434
5	15,597	21,368	32,286	41,020	42,892
6A	18,536	25,394	38,370	48,750	50,974
6B	20,797	28,492	43,050	54,696	57,192
7	23,961	32,827	49,599	63,017	65,893
8	34,360	47,073	71,125	90,367	94,490

3. Standard Claims-Made Programs - Area 8

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	829	1,127	1,666	2,064	2,147
1B	1,036	1,409	2,082	2,580	2,683
1C	1,381	1,878	2,776	3,439	3,577
1D	1,519	2,066	3,053	3,782	3,934
1E	1,768	2,404	3,554	4,402	4,579
2A	1,934	2,630	3,887	4,816	5,009
2B	2,279	3,099	4,581	5,675	5,903
2C	2,694	3,664	5,415	6,708	6,977
2D	3,039	4,133	6,108	7,567	7,871
3	3,246	4,447	6,719	8,537	8,927
4	3,937	5,394	8,150	10,354	10,827
5	4,765	6,528	9,864	12,532	13,104
6A	5,663	7,758	11,722	14,894	15,573
6B	6,354	8,705	13,153	16,711	17,474
7	7,321	10,030	15,154	19,254	20,133
8	10,498	14,382	21,731	27,610	28,870

3. Standard Claims-Made Programs - Area 8

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,432	1,948	2,878	3,566	3,709
1B	1,789	2,433	3,596	4,455	4,634
1C	2,386	3,245	4,796	5,941	6,180
1D	2,624	3,569	5,274	6,534	6,796
1E	3,054	4,153	6,139	7,604	7,910
2A	3,340	4,542	6,713	8,317	8,651
2B	3,937	5,354	7,913	9,803	10,197
2C	4,653	6,328	9,353	11,586	12,051
2D	5,249	7,139	10,550	13,070	13,595
3	5,607	7,682	11,606	14,746	15,419
4	6,800	9,316	14,076	17,884	18,700
5	8,231	11,276	17,038	21,648	22,635
6A	9,782	13,401	20,249	25,727	26,901
6B	10,975	15,036	22,718	28,864	30,181
7	12,645	17,324	26,175	33,256	34,774
8	18,133	24,842	37,535	47,690	49,866

3. Standard Claims-Made Programs - Area 8

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,261	3,075	4,545	5,630	5,856
1B	2,825	3,842	5,678	7,034	7,317
1C	3,767	5,123	7,572	9,380	9,757
1D	4,144	5,636	8,329	10,319	10,733
1E	4,822	6,558	9,692	12,007	12,489
2A	5,274	7,173	10,601	13,132	13,660
2B	6,216	8,454	12,494	15,478	16,099
2C	7,346	9,991	14,765	18,292	19,026
2D	8,288	11,272	16,659	20,637	21,466
3	8,853	12,129	18,326	23,283	24,346
4	10,737	14,710	22,226	28,238	29,527
5	12,997	17,806	26,904	34,182	35,742
6A	15,446	21,161	31,973	40,623	42,477
6B	17,330	23,742	35,873	45,578	47,658
7	19,967	27,355	41,332	52,513	54,909
8	28,631	39,224	59,266	75,300	78,735

3. Standard Claims-Made Programs - Area 8

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,713	3,690	5,453	6,755	7,027
1B	3,390	4,610	6,814	8,441	8,780
1C	4,521	6,149	9,087	11,257	11,709
1D	4,973	6,763	9,996	12,383	12,880
1E	5,786	7,869	11,630	14,407	14,986
2A	6,329	8,607	12,721	15,759	16,392
2B	7,459	10,144	14,993	18,573	19,319
2C	8,816	11,990	17,720	21,952	22,833
2D	9,946	13,527	19,991	24,766	25,760
3	10,624	14,555	21,992	27,941	29,216
4	12,884	17,651	26,670	33,885	35,431
5	15,596	21,367	32,284	41,017	42,889
6A	18,535	25,393	38,367	48,747	50,971
6B	20,795	28,489	43,046	54,691	57,186
7	23,960	32,825	49,597	63,015	65,890
8	34,358	47,070	71,121	90,362	94,485

3. Standard Claims-Made Programs - Area 8

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,863	3,894	5,755	7,129	7,415
1B	3,579	4,867	7,194	8,912	9,270
1C	4,772	6,490	9,592	11,882	12,359
1D	5,249	7,139	10,550	13,070	13,595
1E	6,108	8,307	12,277	15,209	15,820
2A	6,680	9,085	13,427	16,633	17,301
2B	7,874	10,709	15,827	19,606	20,394
2C	9,305	12,655	18,703	23,169	24,100
2D	10,498	14,277	21,101	26,140	27,190
3	11,214	15,363	23,213	29,493	30,839
4	13,600	18,632	28,152	35,768	37,400
5	16,463	22,554	34,078	43,298	45,273
6A	19,564	26,803	40,497	51,453	53,801
6B	21,951	30,073	45,439	57,731	60,365
7	25,291	34,649	52,352	66,515	69,550
8	36,266	49,684	75,071	95,380	99,732

3. Standard Claims-Made Programs - Area 8

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,014	4,099	6,058	7,505	7,806
1B	3,767	5,123	7,572	9,380	9,757
1C	5,023	6,831	10,096	12,507	13,010
1D	5,525	7,514	11,105	13,757	14,310
1E	6,429	8,743	12,922	16,008	16,651
2A	7,032	9,564	14,134	17,510	18,213
2B	8,288	11,272	16,659	20,637	21,466
2C	9,795	13,321	19,688	24,390	25,369
2D	11,051	15,029	22,213	27,517	28,622
3	11,804	16,171	24,434	31,045	32,461
4	14,316	19,613	29,634	37,651	39,369
5	17,329	23,741	35,871	45,575	47,655
6A	20,594	28,214	42,630	54,162	56,634
6B	23,106	31,655	47,829	60,769	63,542
7	26,622	36,472	55,108	70,016	73,211
8	38,175	52,300	79,022	100,400	104,981

3. Standard Claims-Made Programs - Area 9

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	912	1,240	1,833	2,271	2,362
1B	1,140	1,550	2,291	2,839	2,953
1C	1,519	2,066	3,053	3,782	3,934
1D	1,671	2,273	3,359	4,161	4,328
1E	1,945	2,645	3,909	4,843	5,038
2A	2,127	2,893	4,275	5,296	5,509
2B	2,507	3,410	5,039	6,242	6,493
2C	2,963	4,030	5,956	7,378	7,674
2D	3,343	4,546	6,719	8,324	8,658
3	3,571	4,892	7,392	9,392	9,820
4	4,330	5,932	8,963	11,388	11,908
5	5,242	7,182	10,851	13,786	14,416
6A	6,230	8,535	12,896	16,385	17,133
6B	6,989	9,575	14,467	18,381	19,220
7	8,053	11,033	16,670	21,179	22,146
8	11,547	15,819	23,902	30,369	31,754

3. Standard Claims-Made Programs - Area 9

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,575	2,142	3,166	3,922	4,079
1B	1,968	2,676	3,956	4,900	5,097
1C	2,624	3,569	5,274	6,534	6,796
1D	2,887	3,926	5,803	7,189	7,477
1E	3,359	4,568	6,752	8,364	8,700
2A	3,674	4,997	7,385	9,148	9,516
2B	4,330	5,889	8,703	10,782	11,215
2C	5,118	6,960	10,287	12,744	13,256
2D	5,774	7,853	11,606	14,377	14,955
3	6,167	8,449	12,766	16,219	16,959
4	7,479	10,246	15,482	19,670	20,567
5	9,054	12,404	18,742	23,812	24,899
6A	10,760	14,741	22,273	28,299	29,590
6B	12,072	16,539	24,989	31,749	33,198
7	13,909	19,055	28,792	36,581	38,250
8	19,945	27,325	41,286	52,455	54,849

3. Standard Claims-Made Programs - Area 9

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,486	3,381	4,997	6,190	6,439
1B	3,108	4,227	6,247	7,739	8,050
1C	4,144	5,636	8,329	10,319	10,733
1D	4,559	6,200	9,164	11,352	11,808
1E	5,304	7,213	10,661	13,207	13,737
2A	5,801	7,889	11,660	14,444	15,025
2B	6,837	9,298	13,742	17,024	17,708
2C	8,081	10,990	16,243	20,122	20,930
2D	9,116	12,398	18,323	22,699	23,610
3	9,738	13,341	20,158	25,611	26,780
4	11,810	16,180	24,447	31,060	32,478
5	14,296	19,586	29,593	37,598	39,314
6A	16,990	23,276	35,169	44,684	46,723
6B	19,061	26,114	39,456	50,130	52,418
7	21,962	30,088	45,461	57,760	60,396
8	31,493	43,145	65,191	82,827	86,606

3. Standard Claims-Made Programs - Area 9

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,984	4,058	5,998	7,430	7,729
1B	3,730	5,073	7,497	9,288	9,661
1C	4,973	6,763	9,996	12,383	12,880
1D	5,470	7,439	10,995	13,620	14,167
1E	6,365	8,656	12,794	15,849	16,485
2A	6,962	9,468	13,994	17,335	18,032
2B	8,204	11,157	16,490	20,428	21,248
2C	9,697	13,188	19,491	24,146	25,115
2D	10,940	14,878	21,989	27,241	28,335
3	11,686	16,010	24,190	30,734	32,137
4	14,171	19,414	29,334	37,270	38,970
5	17,155	23,502	35,511	45,118	47,176
6A	20,388	27,932	42,203	53,620	56,067
6B	22,874	31,337	47,349	60,159	62,904
7	26,355	36,106	54,555	69,314	72,476
8	37,791	51,774	78,227	99,390	103,925

3. Standard Claims-Made Programs - Area 9

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,149	4,283	6,329	7,841	8,156
1B	3,937	5,354	7,913	9,803	10,197
1C	5,249	7,139	10,550	13,070	13,595
1D	5,774	7,853	11,606	14,377	14,955
1E	6,718	9,136	13,503	16,728	17,400
2A	7,348	9,993	14,769	18,297	19,031
2B	8,660	11,778	17,407	21,563	22,429
2C	10,235	13,920	20,572	25,485	26,509
2D	11,547	15,704	23,209	28,752	29,907
3	12,335	16,899	25,533	32,441	33,921
4	14,959	20,494	30,965	39,342	41,137
5	18,108	24,808	37,484	47,624	49,797
6A	21,520	29,482	44,546	56,598	59,180
6B	24,144	33,077	49,978	63,499	66,396
7	27,819	38,112	57,585	73,164	76,502
8	39,891	54,651	82,574	104,913	109,700

3. Standard Claims-Made Programs - Area 9

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,315	4,508	6,663	8,254	8,586
1B	4,144	5,636	8,329	10,319	10,733
1C	5,525	7,514	11,105	13,757	14,310
1D	6,078	8,266	12,217	15,134	15,742
1E	7,072	9,618	14,215	17,609	18,316
2A	7,735	10,520	15,547	19,260	20,034
2B	9,116	12,398	18,323	22,699	23,610
2C	10,774	14,653	21,656	26,827	27,905
2D	12,155	16,531	24,432	30,266	31,481
3	12,984	17,788	26,877	34,148	35,706
4	15,746	21,572	32,594	41,412	43,302
5	19,061	26,114	39,456	50,130	52,418
6A	22,653	31,035	46,892	59,577	62,296
6B	25,415	34,819	52,609	66,841	69,891
7	29,283	40,118	60,616	77,014	80,528
8	41,990	57,526	86,919	110,434	115,473

10. **Risk Management**
(Occurrence, & Standard Claims Made Programs)

Year	Credit	Addtl Credit – if EMR
1	5%	2.5%
2	5%	2.5%
3	5%	2.5%

11. **Claim Free Credits**
(Occurrence & Standard Claims Made Programs)

Years Claim Free at Renewal	Credit
1 but less than 3	5.0%
3 but less than 5	7.5%
5 but less than 8	15%
8 but less than 10	20%
10 or more	25%

12. **Deductible Credits**
(Occurrence & Standard Claims Made Programs)

PREMIUM CREDIT FOR LOSS ONLY DEDUCTIBLE

	Incident Policy Limit (000's)				
Deductible (000's)	100	200	250	500	1000
50	7% to 28%	6% to 12%	5% to 20%	3% to 16%	2% to 14%
100	17% to 46%	15% to 26%	13% to 32%	10% to 25%	8% to 22%
200		30% to 47%	26% to 52%	21% to 40%	17% to 33%
250			32% to 60%	26% to 46%	21% to 38%
500				43% to 69%	36% to 56%

PREMIUM CREDIT FOR LOSS AND ALE DEDUCTIBLE

	Incident Policy Limit (000's)				
Deductible (000's)	100	200	250	500	1000
50	16% to 44%	14% to 24%	12% to 30%	9% to 24%	6% to 20%
100	29% to 66%	26% to 41%	22% to 46%	17% to 35%	14% to 29%
200		44% to 67%	39% to 70%	31% to 53%	25% to 43%
250			45% to 79%	36% to 60%	30% to 49%
500				57% to 87%	46% to 70%

The Deductible Credits are applicable to the primary limit premium, net of all other applicable credits and subject to a maximum dollar credit of 85% of the aggregate limit.

For Deductible and Limit combinations not listed, credits will be interpolated or extrapolated from the above ranges.

**The
Medical Protective Company
Fort Wayne, Indiana 46835**

Professional Protection Exclusively Since 1899

ILLINOIS

PHYSICIANS AND SURGEONS

OCCURRENCE

INCREASED LIMITS TABLE

LIMIT	CLASSES 1A-2D	CLASSES 3-7	CLASS 8
100/300	1.000	1.000	1.000
200/600	1.360	1.370	1.370
500/1000	2.010	2.070	2.070
1000/1000	2.490	2.630	2.630
1000/3000	2.590	2.750	2.750

**The
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Fort Wayne, Indiana 46835**

Professional Protection Exclusively Since 1899

ILLINOIS

PHYSICIANS AND SURGEONS

STANDARD CLAIMS-MADE

INCREASED LIMITS TABLE

LIMIT	CLASSES 1A-2D	CLASSES 3-7	CLASS 8
100/300	1.000	1.000	1.000
200/600	1.360	1.370	1.370
500/1000	2.010	2.070	2.070
1000/1000	2.490	2.630	2.630
1000/3000	2.590	2.750	2.750

**The
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ILLINOIS

PHYSICIANS AND SURGEONS

OCCURRENCE

EXCESS LIMITS FACTORS TABLE

LIMIT	CLASSES 1A-2D	CLASSES 3-7	CLASS 8
1M/1M xs 1M/3M	1.240	1.240	1.240
2M/2M xs 1M/3M	1.390	1.380	1.380
3M/3M xs 1M/3M	1.490	1.480	1.480
4M/4M xs 1M/3M	1.570	1.550	1.550

Note: For aggregate limits not listed above, refer to company.

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ILLINOIS

PHYSICIANS AND SURGEONS

STANDARD CLAIMS-MADE

EXCESS LIMITS FACTORS TABLE

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4M/4M xs 1M/3M	1.570	1.550	1.550

Note: For aggregate limits not listed above, refer to company.

State:	Illinois	Filing Company:	The Medical Protective Company
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers		
Project Name/Number:	Class Plan Filing/14-ILMD-01		

Supporting Document Schedules

Satisfied - Item:	Explanatory Memorandum
Comments:	Attached
Attachment(s):	IL MD Actuarial Memo - 9-2014.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Form RF3 - (Summary Sheet)
Comments:	Attached
Attachment(s):	IL RF-3 Final Signed.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Certification
Comments:	Attached
Attachment(s):	!il cet.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Request to Maintain Data as Trade Secret Information
Comments:	n/a at this time.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Manual
Comments:	acknowledged
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Strike Thru's
Comments:	Attached

State:	Illinois	Filing Company:	The Medical Protective Company
TOI/Sub-TOI:	11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations		
Product Name:	Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers		
Project Name/Number:	Class Plan Filing/14-ILMD-01		

Attachment(s):	IL MD Rates OCC.pdf IL MD CFC OCC.pdf IL MD CFC SCM.pdf IL MD Rates SCM_1.pdf IL MD Rates SCM_2.pdf Section III State Exception_1.pdf Section III State Exception_2.pdf IL OCC ILF.pdf IL OCC ELF.pdf IL SCM ILF.pdf IL SCM ELF.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Statistical Agent
Comments:	ISO
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Exhibits
Comments:	attached
Attachment(s):	IL MD Actuarial Exhibits.pdf IL MD Actuarial Exhibits I-D.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Response document, 07/03/2014
Comments:	attached
Attachment(s):	ILMD - Response Doc - 07-2014.pdf
Item Status:	
Status Date:	

THE MEDICAL PROTECTIVE COMPANY
ILLINOIS
PHYSICIANS & SURGEONS PROGRAM
COMPREHENSIVE COVERAGE FOR HEALTHCARE PROVIDERS
ACTUARIAL MEMORANDUM

The Medical Protective Company (MedPro) respectfully submits the attached exhibits supporting rate revisions to the Physicians & Surgeons Occurrence and Claims Made programs in the state of Illinois. The proposed revisions will result in an overall premium decrease of 5.8%. This will be accomplished through classification relativity changes with an estimated impact of -5.5% and a rule change with an estimated impact of -0.3%. The combined premium effect of these changes is -5.8% $\{-0.058 = [(1.0 - 0.055) \times (1.0 - 0.003)] - 1.0\}$. The proposed effective date for these revisions is September 1, 2014 for new and renewal business.

EXHIBIT I: DEVELOPMENT OF RATE LEVEL INDICATION

This exhibit presents the derivation of the Physicians & Surgeons statewide 1M/3M limits indicated rate change. The indicated rate change is based upon an analysis of an eight-year experience period evaluated as of 12/31/2013, report years 2005 through 2012 for the Claims Made product.

In Exhibit I-B, loss and allocated loss adjustment expense (LAE) for the experience period are evaluated on a 1M/3M limits basis, developed to an ultimate closing value, and adjusted to the pure premium cost level expected to prevail during the period in which the proposed rates will be utilized. The resulting trended ultimate LAE are then loaded for mass torts risk (since these claims are excluded from state data) and unallocated loss adjustment expenses.

The trended ultimate loss and loss adjustment expense (LLAE) for each year is divided by the corresponding earned exposures in order to calculate the projected LLAE pure premium. These report year pure premiums are used to calculate the exposure-weighted average pure premium (Exhibit I-A, Line 1a). The claims made pure premium is adjusted for the Death, Disability & Retirement free tail provisions of the policy (Exhibit I-A, Line 1b).

The sum of the resulting LLAE pure premium (Exhibit I-A, Line 1c) and the base equivalent fixed expense (Exhibit I-A, Line 2) is divided by the variable expense factor (Exhibit I-A, Line 3) to calculate the experience indicated rate (Exhibit I-A, Line 4). The experience indicated rate is then compared to the current average rate adjusted for the average credit level (Exhibit I-A, Line 9), resulting in the experience indicated rate change of -11.7% for the Claims Made product (Exhibit I-A, Line 10).

The experience indicated rate change is weighted against the complement of credibility. This yields a credibility-weighted rate indication of -8.6% for the Claims Made product (Exhibit I-A, Line 13). The selected rate change of -5.8% is shown in Exhibit I-A, Line 14.

Exhibit I-C presents the development of the credibility factors used to weight the experience indicated rate changes with their respective complements of credibility. The calculations are based on the classical credibility model described in the Casualty Actuarial Society's text, "Foundations of Casualty Actuarial Science." The criterion for 100% credibility is 683 incurred claims, implying that the selected estimated value is within 7.5% of the true value with 95.0% certainty. Exhibit I-C illustrates the calculation indicating a credibility weight of 0.55 applicable to the experience indicated rate change for the Claims Made product in Exhibit I-A, Line 10.

Exhibit I-D documents the complement of credibility. These calculations are based on the filed Illinois rate structure of the ISMIE Mutual Insurance Company (ISMIE). The exhibit removes all expense and profit provisions employed by ISMIE, adjusts for differences in filed class plans and recognizes Medical Protective's expense structure and profit provision. The indication is a 4.8% decrease. This is carried forward to Exhibit I-A, Line 12.

EXHIBIT II: FIXED EXPENSE AND VARIABLE EXPENSE FACTOR

The expense provisions for General and Acquisition Expenses are based upon data obtained directly from MedPro's Insurance Expense Exhibits and policy counts written over the past several years. These expenses are considered fixed and are a function of the type of program (e.g., physicians, dentists, or hospitals). Each year's fixed expense provision is calculated by taking the expense category for that year and dividing by the corresponding policy count. Trended total fixed expense per policy is \$1,145 (Exhibit II, Line 3). The total fixed expense provision is divided by the average base equivalent factor to obtain the base equivalent fixed expense of \$713 (Exhibit II, Line 5) for the Claims Made product.

For the Claims Made product, the variable expenses consist of two components: the 1.53% provision for Taxes, Licenses and Fees, and the 6.72% provision for Brokerage and Commissions. These variable expenses are summed with the Underwriting Profit Provision Reflecting Investment Income of 5.00% (Exhibit II, Line 8). The variable expense factor (Exhibit II, Line 10) is unity minus the sum of the variable expenses and underwriting profit provision ($[1.0 - (1.53\% + 6.72\% + 5.00\%)] = 0.867$).

EXHIBIT III: UNDERWRITING PROFIT PROVISION REFLECTING INVESTMENT INCOME

Exhibit III presents the internal rate of return model used to calculate the underwriting profit provision reflecting investment income. The model uses as inputs the anticipated rate of return on invested assets, federal income tax rates on underwriting profit/loss and investment income, the expense provisions from MedPro's rate filing, expected premium collection and LLAЕ payout patterns, and various leverage ratios.

The model demonstrates that, for the Claims Made product, an underwriting profit provision of 5.0% corresponds to a target LLAE ratio of 77.7% and is consistent with a 8.6% total rate of return on required surplus and insurance operations.

EXHIBIT IV: TREND CALCULATIONS

The pure premium trend factors applied in the rate level indication are derived in Exhibit IV. The projected pure premiums are fit utilizing an exponential least-squares technique for several combinations of years. Based upon the resulting trends and R-squared values, an annual pure premium trend of 4.0% was selected to adjust historic pure premiums to the current cost level.

EXHIBIT V: INCURRED LOSS & ALE DEVELOPMENT

Exhibit V-A presents the countrywide 1M/3M limited case incurred loss and total ALE development patterns used to derive the corresponding incremental development factors. The resulting cumulative development factors (Exhibit V-B) are used to project the 1M/3M limited case incurred loss and total ALE to ultimate settlement values in Exhibit I-B (iii).

EXHIBIT VI: PAID LOSS & ALE DEVELOPMENT

Exhibit VI-A presents the countrywide 1M/3M limited paid loss and total ALE development patterns used to derive the corresponding incremental development factors. The resulting cumulative development factors (Exhibit VI-B) are used to project the 1M/3M limited paid loss and total ALE to ultimate settlement values in Exhibit I-B (iv).

EXHIBIT VII: INCURRED LOSS DEVELOPMENT

Exhibit VII-A presents the countrywide 1M/3M limited case incurred loss development patterns used to derive the corresponding incremental development factors. The resulting cumulative development factors (Exhibit VII-B) are used to project the 1M/3M limited case incurred losses to ultimate settlement values in Exhibit I-B (i).

EXHIBIT VIII: INCURRED ALE DEVELOPMENT

Exhibit VIII-A presents the countrywide total limits case incurred ALE development patterns used to derive the corresponding incremental development factors. The resulting cumulative development factors (Exhibit VIII-B) are used to project the total limits case incurred ALE to ultimate settlement values in Exhibit I-B (i).

EXHIBIT IX: PAID LOSS DEVELOPMENT

Exhibit IX-A presents the countrywide 1M/3M limited paid loss development patterns used to derive the corresponding incremental development factors. The resulting cumulative development factors (Exhibit IX-B) are used to project the 1M/3M limited paid losses to ultimate settlement values in Exhibit I-B(ii).

EXHIBIT X: PAID ALE DEVELOPMENT

Exhibit X-A presents the countrywide total limits paid ALE development patterns used to derive the corresponding incremental development factors. The resulting cumulative development factors (Exhibit X-B) are used to project the total limits paid ALE to ultimate settlement values in Exhibit I-B(ii).

EXHIBIT XI: CLASSIFICATION CHANGES

The proposed revisions to MedPro's Physicians & Surgeons classification plan were determined by incorporating a number of considerations including: a review of the classification relativities of other carriers, the credibility of the classification indications, an evaluation of stability issues and underwriting judgment. The culmination of these considerations resulted in the proposed relativity changes outlined in Exhibit XI.

REVISED MANUAL RATES

Rate pages for the Occurrence and Claims Made programs have been revised to incorporate the proposed changes and are attached to this filing.

REVISED CLAIM FREE CREDIT RULE

The Company also proposes to modify its current Claim Free Credit (CFC) rule for the Standard Claims Made and Occurrence programs. The following table identifies the changes being made to the credit structure. These modifications have an estimated rate impact of -0.3%.

Years	Credit	
Claim Free	Current	Proposed
1	0.0%	5.0%
2	0.0%	5.0%
3	7.5%	7.5%
4	7.5%	7.5%
5	15.0%	15.0%
6	15.0%	15.0%
7	15.0%	15.0%
8	20.0%	20.0%
9	20.0%	20.0%
10+	25.0%	25.0%

REVISED COMPREHENSIVE LIABILITY COVERAGE FOR HEALTH CARE PROVIDERS

Also attached are revised manual pages for Section III of the Company's Comprehensive Liability Coverage for Health Care Providers program. The rates used for this program mirror those used for the Company's individual Physicians & Surgeons program, and therefore are being included in this submission for manual purposes only.

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 09/01/2014

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private		
	Passenger		
	Commercial		
2.	Automobile Physical Damag		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Medical Malpractice	19,055,207	-5.8%
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: No

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization):
Rule

Revise class assignments and revise Claim Free Credit

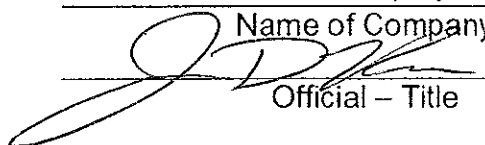
*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

The Medical Protective Company

Name of Company

Official - Title

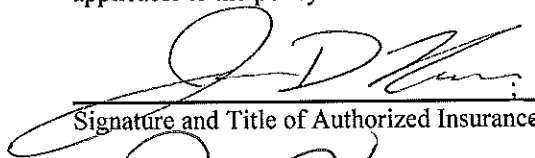
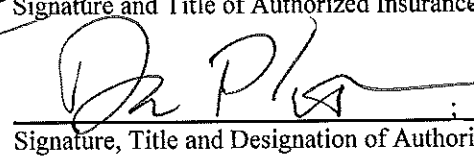
 SVP

**ILLINOIS CERTIFICATION FOR
MEDICAL MALPRACTICE RATES**

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

I, Jim Kunce, a duly authorized officer of The Medical Protective Company, am authorized to certify on behalf of the Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

I, Daniel Plasterer, a duly authorized actuary of The Medical Protective Company am authorized to certify on behalf of The Medical Protective Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

 Signature and Title of Authorized Insurance Company Officer	SVP	<u>06/06/2014</u> Date
 Signature, Title and Designation of Authorized Actuary	Acting FCAA MAAA	<u>06/06/2014</u> Date

Insurance Company FEIN 35-0506406 Filing Number 14-ILMD-01

Insurer's Address 5814 Reed Road

City Fort Wayne State IN Zip Code 46835

Contact Person's:
-Name and E-mail Melissa Millican, Paralegal, Melissa.millican@medpro.com

-Direct Telephone and Fax Number Direct: 260-486-0838; Fax: 260-486-0733

**The
Medical Protective Company**
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS - AREA 1
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	7,728	10,510	15,533	19,243	20,016
1B	10,304	14,013	20,711	25,657	26,687
1C	11,334	15,414	22,781	28,222	29,355
1D	13,189	17,937	26,510	32,841	34,160
2A	14,426	19,619	28,996	35,921	37,363
2B	17,002	23,123	34,174	42,335	44,035
2C	20,093	27,326	40,387	50,032	52,041
2D	22,669	30,830	45,565	56,446	58,713
3A	24,214	33,173	50,123	63,683	66,589
3B	26,790	36,702	55,455	70,458	73,673
4A	29,366	40,231	60,788	77,233	80,757
4B	31,942	43,761	66,120	84,007	87,841
5	40,186	55,055	83,185	105,689	110,512
6A	42,246	57,877	87,449	111,107	116,177
6B	47,398	64,935	98,114	124,657	130,345
7	54,611	74,817	113,045	143,627	150,180
8	78,310	107,285	162,102	205,955	215,353

**The
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ILLINOIS - AREA 2
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,956	9,460	13,982	17,320	18,016
1B	9,274	12,613	18,641	23,092	24,020
1C	10,201	13,873	20,504	25,400	26,421
1D	11,871	16,145	23,861	29,559	30,746
2A	12,984	17,658	26,098	32,330	33,629
2B	15,302	20,811	30,757	38,102	39,632
2C	18,084	24,594	36,349	45,029	46,838
2D	20,403	27,748	41,010	50,803	52,844
3A	21,794	29,858	45,114	57,318	59,934
3B	24,112	33,033	49,912	63,415	66,308
4A	26,431	36,210	54,712	69,514	72,685
4B	28,749	39,386	59,510	75,610	79,060
5	36,169	49,552	74,870	95,124	99,465
6A	38,023	52,092	78,708	100,000	104,563
6B	42,660	58,444	88,306	112,196	117,315
7	49,152	67,338	101,745	129,270	135,168
8	70,482	96,560	145,898	185,368	193,826

**The
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ILLINOIS - AREA 3
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,569	8,934	13,204	16,357	17,014
1B	8,758	11,911	17,604	21,807	22,683
1C	9,634	13,102	19,364	23,989	24,952
1D	11,210	15,246	22,532	27,913	29,034
2A	12,261	16,675	24,645	30,530	31,756
2B	14,451	19,653	29,047	35,983	37,428
2C	17,078	23,226	34,327	42,524	44,232
2D	19,268	26,204	38,729	47,977	49,904
3A	20,581	28,196	42,603	54,128	56,598
3B	22,771	31,196	47,136	59,888	62,620
4A	24,960	34,195	51,667	65,645	68,640
4B	27,150	37,196	56,201	71,405	74,663
5	34,156	46,794	70,703	89,830	93,929
6A	35,908	49,194	74,330	94,438	98,747
6B	40,287	55,193	83,394	105,955	110,789
7	46,417	63,591	96,083	122,077	127,647
8	66,561	91,189	137,781	175,055	183,043

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ILLINOIS - AREA 4
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,796	7,883	11,650	14,432	15,012
1B	7,728	10,510	15,533	19,243	20,016
1C	8,501	11,561	17,087	21,167	22,018
1D	9,892	13,453	19,883	24,631	25,620
2A	10,819	14,714	21,746	26,939	28,021
2B	12,751	17,341	25,630	31,750	33,025
2C	15,070	20,495	30,291	37,524	39,031
2D	17,002	23,123	34,174	42,335	44,035
3A	18,161	24,881	37,593	47,763	49,943
3B	20,093	27,527	41,593	52,845	55,256
4A	22,025	30,174	45,592	57,926	60,569
4B	23,957	32,821	49,591	63,007	65,882
5	30,139	41,290	62,388	79,266	82,882
6A	31,685	43,408	65,588	83,332	87,134
6B	35,549	48,702	73,586	93,494	97,760
7	40,958	56,112	84,783	107,720	112,635
8	58,733	80,464	121,577	154,468	161,516

**The
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ILLINOIS - AREA 5
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,410	7,358	10,874	13,471	14,012
1B	7,213	9,810	14,498	17,960	18,682
1C	7,934	10,790	15,947	19,756	20,549
1D	9,233	12,557	18,558	22,990	23,913
2A	10,098	13,733	20,297	25,144	26,154
2B	11,901	16,185	23,921	29,633	30,824
2C	14,065	19,128	28,271	35,022	36,428
2D	15,869	21,582	31,897	39,514	41,101
3A	16,951	23,223	35,089	44,581	46,615
3B	18,754	25,693	38,821	49,323	51,574
4A	20,557	28,163	42,553	54,065	56,532
4B	22,360	30,633	46,285	58,807	61,490
5	28,131	38,539	58,231	73,985	77,360
6A	29,573	40,515	61,216	77,777	81,326
6B	33,180	45,457	68,683	87,263	91,245
7	38,229	52,374	79,134	100,542	105,130
8	54,819	75,102	113,475	144,174	150,752

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ILLINOIS - AREA 6
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,637	6,306	9,320	11,546	12,010
1B	6,182	8,408	12,426	15,393	16,011
1C	6,800	9,248	13,668	16,932	17,612
1D	7,913	10,762	15,905	19,703	20,495
2A	8,655	11,771	17,397	21,551	22,416
2B	10,200	13,872	20,502	25,398	26,418
2C	12,055	16,395	24,231	30,017	31,222
2D	13,600	18,496	27,336	33,864	35,224
3A	14,528	19,903	30,073	38,209	39,952
3B	16,073	22,020	33,271	42,272	44,201
4A	17,619	24,138	36,471	46,338	48,452
4B	19,164	26,255	39,669	50,401	52,701
5	24,110	33,031	49,908	63,409	66,303
6A	25,346	34,724	52,466	66,660	69,702
6B	28,437	38,959	58,865	74,789	78,202
7	32,765	44,888	67,824	86,172	90,104
8	46,983	64,367	97,255	123,565	129,203

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ILLINOIS - AREA 7
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,478	4,730	6,991	8,660	9,008
1B	4,637	6,306	9,320	11,546	12,010
1C	5,101	6,937	10,253	12,701	13,212
1D	5,935	8,072	11,929	14,778	15,372
2A	6,492	8,829	13,049	16,165	16,814
2B	7,651	10,405	15,379	19,051	19,816
2C	9,042	12,297	18,174	22,515	23,419
2D	10,201	13,873	20,504	25,400	26,421
3A	10,897	14,929	22,557	28,659	29,967
3B	12,056	16,517	24,956	31,707	33,154
4A	13,215	18,105	27,355	34,755	36,341
4B	14,375	19,694	29,756	37,806	39,531
5	18,084	24,775	37,434	47,561	49,731
6A	19,012	26,046	39,355	50,002	52,283
6B	21,330	29,222	44,153	56,098	58,658
7	24,576	33,669	50,872	64,635	67,584
8	35,241	48,280	72,949	92,684	96,913

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**ILLINOIS - AREA 8
PHYSICIANS AND SURGEONS
OCCURRENCE RATES**

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,864	5,255	7,767	9,621	10,008
1B	5,152	7,007	10,356	12,828	13,344
1C	5,667	7,707	11,391	14,111	14,678
1D	6,595	8,969	13,256	16,422	17,081
2A	7,213	9,810	14,498	17,960	18,682
2B	8,501	11,561	17,087	21,167	22,018
2C	10,046	13,663	20,192	25,015	26,019
2D	11,334	15,414	22,781	28,222	29,355
3A	12,107	16,587	25,061	31,841	33,294
3B	13,395	18,351	27,728	35,229	36,836
4A	14,683	20,116	30,394	38,616	40,378
4B	15,971	21,880	33,060	42,004	43,920
5	20,093	27,527	41,593	52,845	55,256
6A	21,123	28,939	43,725	55,553	58,088
6B	23,699	32,468	49,057	62,328	65,172
7	27,306	37,409	56,523	71,815	75,092
8	39,155	53,642	81,051	102,978	107,676

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ILLINOIS - AREA 9
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,250	5,780	8,543	10,583	11,008
1B	5,667	7,707	11,391	14,111	14,678
1C	6,234	8,478	12,530	15,523	16,146
1D	7,254	9,865	14,581	18,062	18,788
2A	7,934	10,790	15,947	19,756	20,549
2B	9,351	12,717	18,796	23,284	24,219
2C	11,051	15,029	22,213	27,517	28,622
2D	12,467	16,955	25,059	31,043	32,290
3A	13,317	18,244	27,566	35,024	36,622
3B	14,734	20,186	30,499	38,750	40,519
4A	16,151	22,127	33,433	42,477	44,415
4B	17,568	24,068	36,366	46,204	48,312
5	22,101	30,278	45,749	58,126	60,778
6A	23,235	31,832	48,096	61,108	63,896
6B	26,068	35,713	53,961	68,559	71,687
7	30,035	41,148	62,172	78,992	82,596
8	43,069	59,005	89,153	113,271	118,440

**The
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ILLINOIS - AREA 1
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,182	8,408	12,426	15,393	16,011
1B	7,728	10,510	15,533	19,243	20,016
1C	10,304	14,013	20,711	25,657	26,687
1D	11,334	15,414	22,781	28,222	29,355
1E	13,189	17,937	26,510	32,841	34,160
2A	14,426	19,619	28,996	35,921	37,363
2B	17,002	23,123	34,174	42,335	44,035
2C	20,093	27,326	40,387	50,032	52,041
2D	22,669	30,830	45,565	56,446	58,713
3	24,214	33,173	50,123	63,683	66,589
4	29,366	40,231	60,788	77,233	80,757
5	35,549	48,702	73,586	93,494	97,760
6A	42,246	57,877	87,449	111,107	116,177
6B	47,398	64,935	98,114	124,657	130,345
7	54,611	74,817	113,045	143,627	150,180
8	78,310	107,285	162,102	205,955	215,353

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ILLINOIS - AREA 2
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,564	7,567	11,184	13,854	14,411
1B	6,956	9,460	13,982	17,320	18,016
1C	9,274	12,613	18,641	23,092	24,020
1D	10,201	13,873	20,504	25,400	26,421
1E	11,871	16,145	23,861	29,559	30,746
2A	12,984	17,658	26,098	32,330	33,629
2B	15,302	20,811	30,757	38,102	39,632
2C	18,084	24,594	36,349	45,029	46,838
2D	20,403	27,748	41,010	50,803	52,844
3	21,794	29,858	45,114	57,318	59,934
4	26,431	36,210	54,712	69,514	72,685
5	31,995	43,833	66,230	84,147	87,986
6A	38,023	52,092	78,708	100,000	104,563
6B	42,660	58,444	88,306	112,196	117,315
7	49,152	67,338	101,745	129,270	135,168
8	70,482	96,560	145,898	185,368	193,826

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ILLINOIS - AREA 3
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,255	7,147	10,563	13,085	13,610
1B	6,569	8,934	13,204	16,357	17,014
1C	8,758	11,911	17,604	21,807	22,683
1D	9,634	13,102	19,364	23,989	24,952
1E	11,210	15,246	22,532	27,913	29,034
2A	12,261	16,675	24,645	30,530	31,756
2B	14,451	19,653	29,047	35,983	37,428
2C	17,078	23,226	34,327	42,524	44,232
2D	19,268	26,204	38,729	47,977	49,904
3	20,581	28,196	42,603	54,128	56,598
4	24,960	34,195	51,667	65,645	68,640
5	30,215	41,395	62,545	79,465	83,091
6A	35,908	49,194	74,330	94,438	98,747
6B	40,287	55,193	83,394	105,955	110,789
7	46,417	63,591	96,083	122,077	127,647
8	66,561	91,189	137,781	175,055	183,043

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ILLINOIS - AREA 4
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,637	6,306	9,320	11,546	12,010
1B	5,796	7,883	11,650	14,432	15,012
1C	7,728	10,510	15,533	19,243	20,016
1D	8,501	11,561	17,087	21,167	22,018
1E	9,892	13,453	19,883	24,631	25,620
2A	10,819	14,714	21,746	26,939	28,021
2B	12,751	17,341	25,630	31,750	33,025
2C	15,070	20,495	30,291	37,524	39,031
2D	17,002	23,123	34,174	42,335	44,035
3	18,161	24,881	37,593	47,763	49,943
4	22,025	30,174	45,592	57,926	60,569
5	26,662	36,527	55,190	70,121	73,321
6A	31,685	43,408	65,588	83,332	87,134
6B	35,549	48,702	73,586	93,494	97,760
7	40,958	56,112	84,783	107,720	112,635
8	58,733	80,464	121,577	154,468	161,516

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ILLINOIS - AREA 5
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,328	5,886	8,699	10,777	11,210
1B	5,410	7,358	10,874	13,471	14,012
1C	7,213	9,810	14,498	17,960	18,682
1D	7,934	10,790	15,947	19,756	20,549
1E	9,233	12,557	18,558	22,990	23,913
2A	10,098	13,733	20,297	25,144	26,154
2B	11,901	16,185	23,921	29,633	30,824
2C	14,065	19,128	28,271	35,022	36,428
2D	15,869	21,582	31,897	39,514	41,101
3	16,951	23,223	35,089	44,581	46,615
4	20,557	28,163	42,553	54,065	56,532
5	24,885	34,092	51,512	65,448	68,434
6A	29,573	40,515	61,216	77,777	81,326
6B	33,180	45,457	68,683	87,263	91,245
7	38,229	52,374	79,134	100,542	105,130
8	54,819	75,102	113,475	144,174	150,752

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ILLINOIS - AREA 6
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,709	5,044	7,455	9,235	9,606
1B	4,637	6,306	9,320	11,546	12,010
1C	6,182	8,408	12,426	15,393	16,011
1D	6,800	9,248	13,668	16,932	17,612
1E	7,913	10,762	15,905	19,703	20,495
2A	8,655	11,771	17,397	21,551	22,416
2B	10,200	13,872	20,502	25,398	26,418
2C	12,055	16,395	24,231	30,017	31,222
2D	13,600	18,496	27,336	33,864	35,224
3	14,528	19,903	30,073	38,209	39,952
4	17,619	24,138	36,471	46,338	48,452
5	21,328	29,219	44,149	56,093	58,652
6A	25,346	34,724	52,466	66,660	69,702
6B	28,437	38,959	58,865	74,789	78,202
7	32,765	44,888	67,824	86,172	90,104
8	46,983	64,367	97,255	123,565	129,203

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ILLINOIS - AREA 7
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,782	3,784	5,592	6,927	7,205
1B	3,478	4,730	6,991	8,660	9,008
1C	4,637	6,306	9,320	11,546	12,010
1D	5,101	6,937	10,253	12,701	13,212
1E	5,935	8,072	11,929	14,778	15,372
2A	6,492	8,829	13,049	16,165	16,814
2B	7,651	10,405	15,379	19,051	19,816
2C	9,042	12,297	18,174	22,515	23,419
2D	10,201	13,873	20,504	25,400	26,421
3	10,897	14,929	22,557	28,659	29,967
4	13,215	18,105	27,355	34,755	36,341
5	15,998	21,917	33,116	42,075	43,995
6A	19,012	26,046	39,355	50,002	52,283
6B	21,330	29,222	44,153	56,098	58,658
7	24,576	33,669	50,872	64,635	67,584
8	35,241	48,280	72,949	92,684	96,913

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ILLINOIS - AREA 8
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,091	4,204	6,213	7,697	8,006
1B	3,864	5,255	7,767	9,621	10,008
1C	5,152	7,007	10,356	12,828	13,344
1D	5,667	7,707	11,391	14,111	14,678
1E	6,595	8,969	13,256	16,422	17,081
2A	7,213	9,810	14,498	17,960	18,682
2B	8,501	11,561	17,087	21,167	22,018
2C	10,046	13,663	20,192	25,015	26,019
2D	11,334	15,414	22,781	28,222	29,355
3	12,107	16,587	25,061	31,841	33,294
4	14,683	20,116	30,394	38,616	40,378
5	17,774	24,350	36,792	46,746	48,879
6A	21,123	28,939	43,725	55,553	58,088
6B	23,699	32,468	49,057	62,328	65,172
7	27,306	37,409	56,523	71,815	75,092
8	39,155	53,642	81,051	102,978	107,676

**The
Medical Protective Company**
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS - AREA 9
PHYSICIANS AND SURGEONS
OCCURRENCE RATES

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,400	4,624	6,834	8,466	8,806
1B	4,250	5,780	8,543	10,583	11,008
1C	5,667	7,707	11,391	14,111	14,678
1D	6,234	8,478	12,530	15,523	16,146
1E	7,254	9,865	14,581	18,062	18,788
2A	7,934	10,790	15,947	19,756	20,549
2B	9,351	12,717	18,796	23,284	24,219
2C	11,051	15,029	22,213	27,517	28,622
2D	12,467	16,955	25,059	31,043	32,290
3	13,317	18,244	27,566	35,024	36,622
4	16,151	22,127	33,433	42,477	44,415
5	19,551	26,785	40,471	51,419	53,765
6A	23,235	31,832	48,096	61,108	63,896
6B	26,068	35,713	53,961	68,559	71,687
7	30,035	41,148	62,172	78,992	82,596
8	43,069	59,005	89,153	113,271	118,440

The
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Professional Protection Exclusively Since 1899

ILLINOIS
PHYSICIANS AND SURGEONS
OCCURRENCE PROGRAM
CLAIM FREE CREDIT

IF NO CLAIM HAS BEEN ATTRIBUTED TO AN INSURED, THE INSURED WILL BE ELIGIBLE FOR A PREMIUM CREDIT BASED ON THE FOLLOWING SCHEDULE:

1. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 1 YEAR BUT LESS THAN 3 YEARS, A 5.0% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
- 1.2. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 3 YEARS BUT LESS THAN 5 YEARS, A 7.5% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
- 2.3. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 5 YEARS BUT LESS THAN 8 YEARS, A 15% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
- 3.4. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 8 YEARS BUT LESS THAN 10 YEARS, A 20% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
- 4.5. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 10 YEARS OR MORE, A CREDIT OF 25% SHALL BE APPLIED TO THE NEXT POLICY RENEWAL.

A CLAIM UNDER THIS POLICY SHALL NOT, FOR THE PURPOSE OF THIS PREMIUM CREDIT PROGRAM, BE CONSTRUED TO INCLUDE INSTANCES OF MISTAKEN IDENTITY, BLANKET DEFENDANT LISTINGS, IMPROPER INCLUSION, OR NON-MERITORIOUS OR FRIVOLOUS CLAIMS.

INSUREDS CONVERTING COVERAGE TO THE MEDICAL PROTECTIVE COMPANY SHALL QUALIFY FOR CREDIT AT THE POLICY INCEPTION DATE IN ACCORDANCE WITH THE COMPANY'S GUIDELINES.

The
Medical Protective Company
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS
PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE PROGRAM
CLAIM FREE CREDIT

IF NO CLAIM HAS BEEN ATTRIBUTED TO AN INSURED, THE INSURED WILL BE ELIGIBLE FOR A PREMIUM CREDIT BASED ON THE FOLLOWING SCHEDULE:

1. IF INSURED BY THE COMPANY AND CLAIM FREE FOR 1 YEAR BUT LESS THAN 3 YEARS, A 5.0% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
- ~~1.2.~~ IF INSURED BY THE COMPANY AND CLAIM FREE FOR 3 YEARS BUT LESS THAN 5 YEARS, A 7.5% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
- ~~2.3.~~ IF INSURED BY THE COMPANY AND CLAIM FREE FOR 5 YEARS BUT LESS THAN 8 YEARS, A 15% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
- ~~3.4.~~ IF INSURED BY THE COMPANY AND CLAIM FREE FOR 8 YEARS BUT LESS THAN 10 YEARS, A 20% CREDIT SHALL BE APPLIED TO THE NEXT RENEWAL.
- ~~4.5.~~ IF INSURED BY THE COMPANY AND CLAIM FREE FOR 10 YEARS OR MORE, A CREDIT OF 25% SHALL BE APPLIED TO THE NEXT POLICY RENEWAL.

A CLAIM UNDER THIS POLICY SHALL NOT, FOR THE PURPOSE OF THIS PREMIUM CREDIT PROGRAM, BE CONSTRUED TO INCLUDE INSTANCES OF MISTAKEN IDENTITY, BLANKET DEFENDANT LISTINGS, IMPROPER INCLUSION, OR NON-MERITORIOUS OR FRIVOLOUS CLAIMS.

INSUREDS CONVERTING COVERAGE TO THE MEDICAL PROTECTIVE COMPANY SHALL QUALIFY FOR CREDIT AT THE POLICY INCEPTION DATE IN ACCORDANCE WITH THE COMPANY'S GUIDELINES.

**The
Medical Protective Company**
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,072	2,818	4,165	5,159	5,366
1B	2,763	3,758	5,554	6,880	7,156
1C	3,039	4,133	6,108	7,567	7,871
1D	3,536	4,809	7,107	8,805	9,158
2A	3,868	5,260	7,775	9,631	10,018
2B	4,558	6,199	9,162	11,349	11,805
2C	5,387	7,326	10,828	13,414	13,952
2D	6,078	8,266	12,217	15,134	15,742
3A	6,492	8,894	13,438	17,074	17,853
3B	7,183	9,841	14,869	18,891	19,753
4A	7,874	10,787	16,299	20,709	21,654
4B	8,564	11,733	17,727	22,523	23,551
5	10,774	14,760	22,302	28,336	29,629
6A	11,327	15,518	23,447	29,790	31,149
6B	12,708	17,410	26,306	33,422	34,947
7	14,642	20,060	30,309	38,508	40,266
8	20,996	28,765	43,462	55,219	57,739

**The
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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,579	4,867	7,194	8,912	9,270
1B	4,772	6,490	9,592	11,882	12,359
1C	5,249	7,139	10,550	13,070	13,595
1D	6,108	8,307	12,277	15,209	15,820
2A	6,680	9,085	13,427	16,633	17,301
2B	7,874	10,709	15,827	19,606	20,394
2C	9,305	12,655	18,703	23,169	24,100
2D	10,498	14,277	21,101	26,140	27,190
3A	11,214	15,363	23,213	29,493	30,839
3B	12,407	16,998	25,682	32,630	34,119
4A	13,600	18,632	28,152	35,768	37,400
4B	14,793	20,266	30,622	38,906	40,681
5	18,610	25,496	38,523	48,944	51,178
6A	19,565	26,804	40,500	51,456	53,804
6B	21,951	30,073	45,439	57,731	60,365
7	25,291	34,649	52,352	66,515	69,550
8	36,266	49,684	75,071	95,380	99,732

**The
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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,651	7,685	11,359	14,071	14,636
1B	7,535	10,248	15,145	18,762	19,516
1C	8,288	11,272	16,659	20,637	21,466
1D	9,644	13,116	19,384	24,014	24,978
2A	10,548	14,345	21,201	26,265	27,319
2B	12,432	16,908	24,988	30,956	32,199
2C	14,693	19,982	29,533	36,586	38,055
2D	16,576	22,543	33,318	41,274	42,932
3A	17,706	24,257	36,651	46,567	48,692
3B	19,590	26,838	40,551	51,522	53,873
4A	21,473	29,418	44,449	56,474	59,051
4B	23,357	31,999	48,349	61,429	64,232
5	29,384	40,256	60,825	77,280	80,806
6A	30,892	42,322	63,946	81,246	84,953
6B	34,659	47,483	71,744	91,153	95,312
7	39,933	54,708	82,661	105,024	109,816
8	57,263	78,450	118,534	150,602	157,473

**The
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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,782	9,224	13,632	16,887	17,565
1B	9,041	12,296	18,172	22,512	23,416
1C	9,946	13,527	19,991	24,766	25,760
1D	11,573	15,739	23,262	28,817	29,974
2A	12,658	17,215	25,443	31,518	32,784
2B	14,918	20,288	29,985	37,146	38,638
2C	17,631	23,978	35,438	43,901	45,664
2D	19,891	27,052	39,981	49,529	51,518
3A	21,247	29,108	43,981	55,880	58,429
3B	23,508	32,206	48,662	61,826	64,647
4A	25,768	35,302	53,340	67,770	70,862
4B	28,029	38,400	58,020	73,716	77,080
5	35,261	48,308	72,990	92,736	96,968
6A	37,070	50,786	76,735	97,494	101,943
6B	41,591	56,980	86,093	109,384	114,375
7	47,920	65,650	99,194	126,030	131,780
8	68,715	94,140	142,240	180,720	188,966

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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	7,158	9,735	14,388	17,823	18,539
1B	9,544	12,980	19,183	23,765	24,719
1C	10,498	14,277	21,101	26,140	27,190
1D	12,216	16,614	24,554	30,418	31,639
2A	13,361	18,171	26,856	33,269	34,605
2B	15,747	21,416	31,651	39,210	40,785
2C	18,611	25,311	37,408	46,341	48,202
2D	20,996	28,555	42,202	52,280	54,380
3A	22,428	30,726	46,426	58,986	61,677
3B	24,814	33,995	51,365	65,261	68,239
4A	27,199	37,263	56,302	71,533	74,797
4B	29,586	40,533	61,243	77,811	81,362
5	37,220	50,991	77,045	97,889	102,355
6A	39,130	53,608	80,999	102,912	107,608
6B	43,901	60,144	90,875	115,460	120,728
7	50,582	69,297	104,705	133,031	139,101
8	72,533	99,370	150,143	190,762	199,466

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ILLINOIS - AREA 1
PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	7,535	10,248	15,145	18,762	19,516
1B	10,046	13,663	20,192	25,015	26,019
1C	11,051	15,029	22,213	27,517	28,622
1D	12,859	17,488	25,847	32,019	33,305
2A	14,064	19,127	28,269	35,019	36,426
2B	16,576	22,543	33,318	41,274	42,932
2C	19,590	26,642	39,376	48,779	50,738
2D	22,101	30,057	44,423	55,031	57,242
3A	23,608	32,343	48,869	62,089	64,922
3B	26,120	35,784	54,068	68,696	71,830
4A	28,631	39,224	59,266	75,300	78,735
4B	31,143	42,666	64,466	81,906	85,643
5	39,179	53,675	81,101	103,041	107,742
6A	41,189	56,429	85,261	108,327	113,270
6B	46,212	63,310	95,659	121,538	127,083
7	53,244	72,944	110,215	140,032	146,421
8	76,350	104,600	158,045	200,801	209,963

**The
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ILLINOIS - AREA 2

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,865	2,536	3,749	4,644	4,830
1B	2,486	3,381	4,997	6,190	6,439
1C	2,735	3,720	5,497	6,810	7,084
1D	3,182	4,328	6,396	7,923	8,241
2A	3,481	4,734	6,997	8,668	9,016
2B	4,102	5,579	8,245	10,214	10,624
2C	4,848	6,593	9,744	12,072	12,556
2D	5,470	7,439	10,995	13,620	14,167
3A	5,843	8,005	12,095	15,367	16,068
3B	6,464	8,856	13,380	17,000	17,776
4A	7,086	9,708	14,668	18,636	19,487
4B	7,707	10,559	15,953	20,269	21,194
5	9,697	13,285	20,073	25,503	26,667
6A	10,194	13,966	21,102	26,810	28,034
6B	11,437	15,669	23,675	30,079	31,452
7	13,177	18,052	27,276	34,656	36,237
8	18,896	25,888	39,115	49,696	51,964

**The
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ILLINOIS - AREA 2

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,221	4,381	6,474	8,020	8,342
1B	4,294	5,840	8,631	10,692	11,121
1C	4,724	6,425	9,495	11,763	12,235
1D	5,497	7,476	11,049	13,688	14,237
2A	6,012	8,176	12,084	14,970	15,571
2B	7,086	9,637	14,243	17,644	18,353
2C	8,374	11,389	16,832	20,851	21,689
2D	9,448	12,849	18,990	23,526	24,470
3A	10,092	13,826	20,890	26,542	27,753
3B	11,166	15,297	23,114	29,367	30,707
4A	12,239	16,767	25,335	32,189	33,657
4B	13,313	18,239	27,558	35,013	36,611
5	16,749	22,946	34,670	44,050	46,060
6A	17,607	24,122	36,446	46,306	48,419
6B	19,755	27,064	40,893	51,956	54,326
7	22,761	31,183	47,115	59,861	62,593
8	32,638	44,714	67,561	85,838	89,755

**The
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ILLINOIS - AREA 2

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,086	6,917	10,223	12,664	13,173
1B	6,781	9,222	13,630	16,885	17,563
1C	7,459	10,144	14,993	18,573	19,319
1D	8,679	11,803	17,445	21,611	22,479
2A	9,493	12,910	19,081	23,638	24,587
2B	11,189	15,217	22,490	27,861	28,980
2C	13,223	17,983	26,578	32,925	34,248
2D	14,918	20,288	29,985	37,146	38,638
3A	15,935	21,831	32,985	41,909	43,821
3B	17,630	24,153	36,494	46,367	48,483
4A	19,325	26,475	40,003	50,825	53,144
4B	21,020	28,797	43,511	55,283	57,805
5	26,445	36,230	54,741	69,550	72,724
6A	27,801	38,087	57,548	73,117	76,453
6B	31,192	42,733	64,567	82,035	85,778
7	35,938	49,235	74,392	94,517	98,830
8	51,534	70,602	106,675	135,534	141,719

**The
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ILLINOIS - AREA 2

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,103	8,300	12,267	15,196	15,807
1B	8,137	11,066	16,355	20,261	21,075
1C	8,951	12,173	17,992	22,288	23,183
1D	10,415	14,164	20,934	25,933	26,975
2A	11,391	15,492	22,896	28,364	29,503
2B	13,426	18,259	26,986	33,431	34,773
2C	15,867	21,579	31,893	39,509	41,096
2D	17,901	24,345	35,981	44,573	46,364
3A	19,121	26,196	39,580	50,288	52,583
3B	21,156	28,984	43,793	55,640	58,179
4A	23,190	31,770	48,003	60,990	63,773
4B	25,224	34,557	52,214	66,339	69,366
5	31,734	43,476	65,689	83,460	87,269
6A	33,361	45,705	69,057	87,739	91,743
6B	37,430	51,279	77,480	98,441	102,933
7	43,125	59,081	89,269	113,419	118,594
8	61,841	84,722	128,011	162,642	170,063

**The
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ILLINOIS - AREA 2

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,442	8,761	12,948	16,041	16,685
1B	8,589	11,681	17,264	21,387	22,246
1C	9,448	12,849	18,990	23,526	24,470
1D	10,993	14,950	22,096	27,373	28,472
2A	12,024	16,353	24,168	29,940	31,142
2B	14,172	19,274	28,486	35,288	36,705
2C	16,749	22,779	33,665	41,705	43,380
2D	18,896	25,699	37,981	47,051	48,941
3A	20,184	27,652	41,781	53,084	55,506
3B	22,332	30,595	46,227	58,733	61,413
4A	24,479	33,536	50,672	64,380	67,317
4B	26,626	36,478	55,116	70,026	73,222
5	33,497	45,891	69,339	88,097	92,117
6A	35,215	48,245	72,895	92,615	96,841
6B	39,510	54,129	81,786	103,911	108,653
7	45,521	62,364	94,228	119,720	125,183
8	65,276	89,428	135,121	171,676	179,509

**The
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Fort Wayne, Indiana 46835
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ILLINOIS - AREA 2
PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,781	9,222	13,630	16,885	17,563
1B	9,041	12,296	18,172	22,512	23,416
1C	9,945	13,525	19,989	24,763	25,758
1D	11,572	15,738	23,260	28,814	29,971
2A	12,657	17,214	25,441	31,516	32,782
2B	14,918	20,288	29,985	37,146	38,638
2C	17,630	23,977	35,436	43,899	45,662
2D	19,890	27,050	39,979	49,526	51,515
3A	21,246	29,107	43,979	55,877	58,427
3B	23,507	32,205	48,659	61,823	64,644
4A	25,767	35,301	53,338	67,767	70,859
4B	28,027	38,397	58,016	73,711	77,074
5	35,260	48,306	72,988	92,734	96,965
6A	37,068	50,783	76,731	97,489	101,937
6B	41,589	56,977	86,089	109,379	114,370
7	47,917	65,646	99,188	126,022	131,772
8	68,712	94,135	142,234	180,713	188,958

**The
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ILLINOIS - AREA 3

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,761	2,395	3,540	4,385	4,561
1B	2,348	3,193	4,719	5,847	6,081
1C	2,583	3,513	5,192	6,432	6,690
1D	3,006	4,088	6,042	7,485	7,786
2A	3,288	4,472	6,609	8,187	8,516
2B	3,874	5,269	7,787	9,646	10,034
2C	4,579	6,227	9,204	11,402	11,860
2D	5,166	7,026	10,384	12,863	13,380
3A	5,518	7,560	11,422	14,512	15,175
3B	6,105	8,364	12,637	16,056	16,789
4A	6,692	9,168	13,852	17,600	18,403
4B	7,280	9,974	15,070	19,146	20,020
5	9,158	12,546	18,957	24,086	25,185
6A	9,628	13,190	19,930	25,322	26,477
6B	10,802	14,799	22,360	28,409	29,706
7	12,446	17,051	25,763	32,733	34,227
8	17,846	24,449	36,941	46,935	49,077

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ILLINOIS - AREA 3

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,042	4,137	6,114	7,575	7,879
1B	4,056	5,516	8,153	10,099	10,505
1C	4,462	6,068	8,969	11,110	11,557
1D	5,192	7,061	10,436	12,928	13,447
2A	5,679	7,723	11,415	14,141	14,709
2B	6,692	9,101	13,451	16,663	17,332
2C	7,909	10,756	15,897	19,693	20,484
2D	8,923	12,135	17,935	22,218	23,111
3A	9,532	13,059	19,731	25,069	26,213
3B	10,545	14,447	21,828	27,733	28,999
4A	11,560	15,837	23,929	30,403	31,790
4B	12,574	17,226	26,028	33,070	34,579
5	15,818	21,671	32,743	41,601	43,500
6A	16,630	22,783	34,424	43,737	45,733
6B	18,658	25,561	38,622	49,071	51,310
7	21,497	29,451	44,499	56,537	59,117
8	30,826	42,232	63,810	81,072	84,772

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ILLINOIS - AREA 3

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,803	6,532	9,654	11,959	12,440
1B	6,404	8,709	12,872	15,946	16,586
1C	7,045	9,581	14,160	17,542	18,247
1D	8,198	11,149	16,478	20,413	21,233
2A	8,966	12,194	18,022	22,325	23,222
2B	10,567	14,371	21,240	26,312	27,369
2C	12,488	16,984	25,101	31,095	32,344
2D	14,090	19,162	28,321	35,084	36,493
3A	15,050	20,619	31,154	39,582	41,388
3B	16,651	22,812	34,468	43,792	45,790
4A	18,252	25,005	37,782	48,003	50,193
4B	19,853	27,199	41,096	52,213	54,596
5	24,977	34,218	51,702	65,690	68,687
6A	26,258	35,973	54,354	69,059	72,210
6B	29,459	40,359	60,980	77,477	81,012
7	33,943	46,502	70,262	89,270	93,343
8	48,672	66,681	100,751	128,007	133,848

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,764	7,839	11,586	14,352	14,929
1B	7,685	10,452	15,447	19,136	19,904
1C	8,454	11,497	16,993	21,050	21,896
1D	9,837	13,378	19,772	24,494	25,478
2A	10,760	14,634	21,628	26,792	27,868
2B	12,680	17,245	25,487	31,573	32,841
2C	14,986	20,381	30,122	37,315	38,814
2D	16,907	22,994	33,983	42,098	43,789
3A	18,060	24,742	37,384	47,498	49,665
3B	19,981	27,374	41,361	52,550	54,948
4A	21,902	30,006	45,337	57,602	60,231
4B	23,824	32,639	49,316	62,657	65,516
5	29,972	41,062	62,042	78,826	82,423
6A	31,509	43,167	65,224	82,869	86,650
6B	35,351	48,431	73,177	92,973	97,215
7	40,731	55,801	84,313	107,123	112,010
8	58,406	80,016	120,900	153,608	160,617

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,084	8,274	12,229	15,149	15,758
1B	8,112	11,032	16,305	20,199	21,010
1C	8,923	12,135	17,935	22,218	23,111
1D	10,384	14,122	20,872	25,856	26,895
2A	11,357	15,446	22,828	28,279	29,415
2B	13,385	18,204	26,904	33,329	34,667
2C	15,818	21,512	31,794	39,387	40,969
2D	17,847	24,272	35,872	44,439	46,224
3A	19,064	26,118	39,462	50,138	52,426
3B	21,091	28,895	43,658	55,469	58,000
4A	23,119	31,673	47,856	60,803	63,577
4B	25,147	34,451	52,054	66,137	69,154
5	31,637	43,343	65,489	83,205	87,002
6A	33,260	45,566	68,848	87,474	91,465
6B	37,315	51,122	77,242	98,138	102,616
7	42,994	58,902	88,998	113,074	118,234
8	61,651	84,462	127,618	162,142	169,540

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PHYSICIANS AND SURGEONS
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MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,404	8,709	12,872	15,946	16,586
1B	8,539	11,613	17,163	21,262	22,116
1C	9,393	12,774	18,880	23,389	24,328
1D	10,930	14,865	21,969	27,216	28,309
2A	11,955	16,259	24,030	29,768	30,963
2B	14,089	19,161	28,319	35,082	36,491
2C	16,651	22,645	33,469	41,461	43,126
2D	18,786	25,549	37,760	46,777	48,656
3A	20,067	27,492	41,539	52,776	55,184
3B	22,201	30,415	45,956	58,389	61,053
4A	24,336	33,340	50,376	64,004	66,924
4B	26,471	36,265	54,795	69,619	72,795
5	33,302	45,624	68,935	87,584	91,581
6A	35,010	47,964	72,471	92,076	96,278
6B	39,279	53,812	81,308	103,304	108,017
7	45,257	62,002	93,682	119,026	124,457
8	64,896	88,908	134,335	170,676	178,464

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,554	2,113	3,124	3,869	4,025
1B	2,072	2,818	4,165	5,159	5,366
1C	2,279	3,099	4,581	5,675	5,903
1D	2,652	3,607	5,331	6,603	6,869
2A	2,901	3,945	5,831	7,223	7,514
2B	3,419	4,650	6,872	8,513	8,855
2C	4,041	5,496	8,122	10,062	10,466
2D	4,559	6,200	9,164	11,352	11,808
3A	4,869	6,671	10,079	12,805	13,390
3B	5,388	7,382	11,153	14,170	14,817
4A	5,906	8,091	12,225	15,533	16,242
4B	6,424	8,801	13,298	16,895	17,666
5	8,081	11,071	16,728	21,253	22,223
6A	8,496	11,640	17,587	22,344	23,364
6B	9,532	13,059	19,731	25,069	26,213
7	10,982	15,045	22,733	28,883	30,201
8	15,748	21,575	32,598	41,417	43,307

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,684	3,650	5,395	6,683	6,952
1B	3,579	4,867	7,194	8,912	9,270
1C	3,937	5,354	7,913	9,803	10,197
1D	4,581	6,230	9,208	11,407	11,865
2A	5,011	6,815	10,072	12,477	12,978
2B	5,906	8,032	11,871	14,706	15,297
2C	6,979	9,491	14,028	17,378	18,076
2D	7,874	10,709	15,827	19,606	20,394
3A	8,411	11,523	17,411	22,121	23,130
3B	9,306	12,749	19,263	24,475	25,592
4A	10,201	13,975	21,116	26,829	28,053
4B	11,096	15,202	22,969	29,182	30,514
5	13,959	19,124	28,895	36,712	38,387
6A	14,675	20,105	30,377	38,595	40,356
6B	16,464	22,556	34,080	43,300	45,276
7	18,970	25,989	39,268	49,891	52,168
8	27,201	37,265	56,306	71,539	74,803

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,238	5,764	8,518	10,553	10,976
1B	5,651	7,685	11,359	14,071	14,636
1C	6,217	8,455	12,496	15,480	16,102
1D	7,234	9,838	14,540	18,013	18,736
2A	7,912	10,760	15,903	19,701	20,492
2B	9,325	12,682	18,743	23,219	24,152
2C	11,020	14,987	22,150	27,440	28,542
2D	12,433	16,909	24,990	30,958	32,201
3A	13,280	18,194	27,490	34,926	36,520
3B	14,693	20,129	30,415	38,643	40,406
4A	16,106	22,065	33,339	42,359	44,292
4B	17,519	24,001	36,264	46,075	48,177
5	22,040	30,195	45,623	57,965	60,610
6A	23,171	31,744	47,964	60,940	63,720
6B	25,996	35,615	53,812	68,369	71,489
7	29,952	41,034	62,001	78,774	82,368
8	42,950	58,842	88,907	112,959	118,113

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STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,086	6,917	10,223	12,664	13,173
1B	6,782	9,224	13,632	16,887	17,565
1C	7,460	10,146	14,995	18,575	19,321
1D	8,681	11,806	17,449	21,616	22,484
2A	9,494	12,912	19,083	23,640	24,589
2B	11,190	15,218	22,492	27,863	28,982
2C	13,224	17,985	26,580	32,928	34,250
2D	14,919	20,290	29,987	37,148	38,640
3A	15,936	21,832	32,988	41,912	43,824
3B	17,632	24,156	36,498	46,372	48,488
4A	19,328	26,479	40,009	50,833	53,152
4B	21,023	28,802	43,518	55,290	57,813
5	26,448	36,234	54,747	69,558	72,732
6A	27,805	38,093	57,556	73,127	76,464
6B	31,195	42,737	64,574	82,043	85,786
7	35,942	49,241	74,400	94,527	98,841
8	51,539	70,608	106,686	135,548	141,732

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,368	7,300	10,790	13,366	13,903
1B	7,158	9,735	14,388	17,823	18,539
1C	7,875	10,710	15,829	19,609	20,396
1D	9,163	12,462	18,418	22,816	23,732
2A	10,022	13,630	20,144	24,955	25,957
2B	11,811	16,063	23,740	29,409	30,590
2C	13,958	18,983	28,056	34,755	36,151
2D	15,748	21,417	31,653	39,213	40,787
3A	16,822	23,046	34,822	44,242	46,261
3B	18,611	25,497	38,525	48,947	51,180
4A	20,401	27,949	42,230	53,655	56,103
4B	22,191	30,402	45,935	58,362	61,025
5	27,918	38,248	57,790	73,424	76,775
6A	29,349	40,208	60,752	77,188	80,710
6B	32,928	45,111	68,161	86,601	90,552
7	37,939	51,976	78,534	99,780	104,332
8	54,403	74,532	112,614	143,080	149,608

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PHYSICIANS AND SURGEONS
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MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,651	7,685	11,359	14,071	14,636
1B	7,535	10,248	15,145	18,762	19,516
1C	8,289	11,273	16,661	20,640	21,469
1D	9,645	13,117	19,386	24,016	24,981
2A	10,549	14,347	21,203	26,267	27,322
2B	12,433	16,909	24,990	30,958	32,201
2C	14,693	19,982	29,533	36,586	38,055
2D	16,577	22,545	33,320	41,277	42,934
3A	17,707	24,259	36,653	46,569	48,694
3B	19,591	26,840	40,553	51,524	53,875
4A	21,475	29,421	44,453	56,479	59,056
4B	23,359	32,002	48,353	61,434	64,237
5	29,387	40,260	60,831	77,288	80,814
6A	30,894	42,325	63,951	81,251	84,959
6B	34,661	47,486	71,748	91,158	95,318
7	39,936	54,712	82,668	105,032	109,824
8	57,266	78,454	118,541	150,610	157,482

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STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,450	1,972	2,915	3,611	3,756
1B	1,934	2,630	3,887	4,816	5,009
1C	2,127	2,893	4,275	5,296	5,509
1D	2,475	3,366	4,975	6,163	6,410
2A	2,707	3,682	5,441	6,740	7,011
2B	3,191	4,340	6,414	7,946	8,265
2C	3,771	5,129	7,580	9,390	9,767
2D	4,254	5,785	8,551	10,592	11,018
3A	4,544	6,225	9,406	11,951	12,496
3B	5,028	6,888	10,408	13,224	13,827
4A	5,511	7,550	11,408	14,494	15,155
4B	5,995	8,213	12,410	15,767	16,486
5	7,542	10,333	15,612	19,835	20,741
6A	7,929	10,863	16,413	20,853	21,805
6B	8,895	12,186	18,413	23,394	24,461
7	10,249	14,041	21,215	26,955	28,185
8	14,697	20,135	30,423	38,653	40,417

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STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,505	3,407	5,035	6,237	6,488
1B	3,340	4,542	6,713	8,317	8,651
1C	3,674	4,997	7,385	9,148	9,516
1D	4,275	5,814	8,593	10,645	11,072
2A	4,676	6,359	9,399	11,643	12,111
2B	5,511	7,495	11,077	13,722	14,273
2C	6,513	8,858	13,091	16,217	16,869
2D	7,348	9,993	14,769	18,297	19,031
3A	7,849	10,753	16,247	20,643	21,585
3B	8,684	11,897	17,976	22,839	23,881
4A	9,519	13,041	19,704	25,035	26,177
4B	10,355	14,186	21,435	27,234	28,476
5	13,027	17,847	26,966	34,261	35,824
6A	13,695	18,762	28,349	36,018	37,661
6B	15,365	21,050	31,806	40,410	42,254
7	17,703	24,253	36,645	46,559	48,683
8	25,385	34,777	52,547	66,763	69,809

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STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,956	5,380	7,952	9,850	10,246
1B	5,274	7,173	10,601	13,132	13,660
1C	5,801	7,889	11,660	14,444	15,025
1D	6,751	9,181	13,570	16,810	17,485
2A	7,384	10,042	14,842	18,386	19,125
2B	8,702	11,835	17,491	21,668	22,538
2C	10,284	13,986	20,671	25,607	26,636
2D	11,603	15,780	23,322	28,891	30,052
3A	12,394	16,980	25,656	32,596	34,084
3B	13,712	18,785	28,384	36,063	37,708
4A	15,031	20,592	31,114	39,532	41,335
4B	16,349	22,398	33,842	42,998	44,960
5	20,569	28,180	42,578	54,096	56,565
6A	21,623	29,624	44,760	56,868	59,463
6B	24,260	33,236	50,218	63,804	66,715
7	27,953	38,296	57,863	73,516	76,871
8	40,082	54,912	82,970	105,416	110,226

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3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,747	6,456	9,541	11,820	12,295
1B	6,329	8,607	12,721	15,759	16,392
1C	6,962	9,468	13,994	17,335	18,032
1D	8,101	11,017	16,283	20,171	20,982
2A	8,861	12,051	17,811	22,064	22,950
2B	10,443	14,202	20,990	26,003	27,047
2C	12,341	16,784	24,805	30,729	31,963
2D	13,923	18,935	27,985	34,668	36,061
3A	14,873	20,376	30,787	39,116	40,901
3B	16,455	22,543	34,062	43,277	45,251
4A	18,037	24,711	37,337	47,437	49,602
4B	19,619	26,878	40,611	51,598	53,952
5	24,683	33,816	51,094	64,916	67,878
6A	25,948	35,549	53,712	68,243	71,357
6B	29,112	39,883	60,262	76,565	80,058
7	33,543	45,954	69,434	88,218	92,243
8	48,099	65,896	99,565	126,500	132,272

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PHYSICIANS AND SURGEONS

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4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,010	6,814	10,070	12,475	12,976
1B	6,680	9,085	13,427	16,633	17,301
1C	7,348	9,993	14,769	18,297	19,031
1D	8,551	11,629	17,188	21,292	22,147
2A	9,353	12,720	18,800	23,289	24,224
2B	11,023	14,991	22,156	27,447	28,550
2C	13,026	17,715	26,182	32,435	33,737
2D	14,697	19,988	29,541	36,596	38,065
3A	15,699	21,508	32,497	41,288	43,172
3B	17,369	23,796	35,954	45,680	47,765
4A	19,039	26,083	39,411	50,073	52,357
4B	20,709	28,371	42,868	54,465	56,950
5	26,054	35,694	53,932	68,522	71,649
6A	27,389	37,523	56,695	72,033	75,320
6B	30,730	42,100	63,611	80,820	84,508
7	35,407	48,508	73,292	93,120	97,369
8	50,771	69,556	105,096	133,528	139,620

**The
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Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS - AREA 5

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,274	7,173	10,601	13,132	13,660
1B	7,032	9,564	14,134	17,510	18,213
1C	7,735	10,520	15,547	19,260	20,034
1D	9,001	12,241	18,092	22,412	23,313
2A	9,845	13,389	19,788	24,514	25,499
2B	11,603	15,780	23,322	28,891	30,052
2C	13,712	18,648	27,561	34,143	35,514
2D	15,470	21,039	31,095	38,520	40,067
3A	16,525	22,639	34,207	43,461	45,444
3B	18,283	25,048	37,846	48,084	50,278
4A	20,041	27,456	41,485	52,708	55,113
4B	21,799	29,865	45,124	57,331	59,947
5	27,425	37,572	56,770	72,128	75,419
6A	28,831	39,498	59,680	75,826	79,285
6B	32,347	44,315	66,958	85,073	88,954
7	37,270	51,060	77,149	98,020	102,493
8	53,443	73,217	110,627	140,555	146,968

**The
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ILLINOIS - AREA 6

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,243	1,690	2,498	3,095	3,219
1B	1,658	2,255	3,333	4,128	4,294
1C	1,824	2,481	3,666	4,542	4,724
1D	2,122	2,886	4,265	5,284	5,496
2A	2,321	3,157	4,665	5,779	6,011
2B	2,735	3,720	5,497	6,810	7,084
2C	3,233	4,397	6,498	8,050	8,373
2D	3,647	4,960	7,330	9,081	9,446
3A	3,896	5,338	8,065	10,246	10,714
3B	4,310	5,905	8,922	11,335	11,853
4A	4,725	6,473	9,781	12,427	12,994
4B	5,139	7,040	10,638	13,516	14,132
5	6,465	8,857	13,383	17,003	17,779
6A	6,797	9,312	14,070	17,876	18,692
6B	7,625	10,446	15,784	20,054	20,969
7	8,786	12,037	18,187	23,107	24,162
8	12,599	17,261	26,080	33,135	34,647

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ILLINOIS - AREA 6

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,147	2,920	4,315	5,346	5,561
1B	2,863	3,894	5,755	7,129	7,415
1C	3,150	4,284	6,332	7,844	8,159
1D	3,665	4,984	7,367	9,126	9,492
2A	4,009	5,452	8,058	9,982	10,383
2B	4,724	6,425	9,495	11,763	12,235
2C	5,584	7,594	11,224	13,904	14,463
2D	6,299	8,567	12,661	15,685	16,314
3A	6,729	9,219	13,929	17,697	18,505
3B	7,445	10,200	15,411	19,580	20,474
4A	8,161	11,181	16,893	21,463	22,443
4B	8,876	12,160	18,373	23,344	24,409
5	11,167	15,299	23,116	29,369	30,709
6A	11,740	16,084	24,302	30,876	32,285
6B	13,171	18,044	27,264	34,640	36,220
7	15,175	20,790	31,412	39,910	41,731
8	21,761	29,813	45,045	57,231	59,843

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ILLINOIS - AREA 6

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,391	4,612	6,816	8,444	8,783
1B	4,521	6,149	9,087	11,257	11,709
1C	4,973	6,763	9,996	12,383	12,880
1D	5,787	7,870	11,632	14,410	14,988
2A	6,329	8,607	12,721	15,759	16,392
2B	7,460	10,146	14,995	18,575	19,321
2C	8,816	11,990	17,720	21,952	22,833
2D	9,947	13,528	19,993	24,768	25,763
3A	10,625	14,556	21,994	27,944	29,219
3B	11,755	16,104	24,333	30,916	32,326
4A	12,885	17,652	26,672	33,888	35,434
4B	14,015	19,201	29,011	36,859	38,541
5	17,632	24,156	36,498	46,372	48,488
6A	18,536	25,394	38,370	48,750	50,974
6B	20,797	28,492	43,050	54,696	57,192
7	23,961	32,827	49,599	63,017	65,893
8	34,360	47,073	71,125	90,367	94,490

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ILLINOIS - AREA 6

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,069	5,534	8,179	10,132	10,539
1B	5,425	7,378	10,904	13,508	14,051
1C	5,968	8,116	11,996	14,860	15,457
1D	6,944	9,444	13,957	17,291	17,985
2A	7,595	10,329	15,266	18,912	19,671
2B	8,951	12,173	17,992	22,288	23,183
2C	10,580	14,389	21,266	26,344	27,402
2D	11,936	16,233	23,991	29,721	30,914
3A	12,749	17,466	26,390	33,530	35,060
3B	14,106	19,325	29,199	37,099	38,792
4A	15,462	21,183	32,006	40,665	42,521
4B	16,818	23,041	34,813	44,231	46,250
5	21,158	28,986	43,797	55,646	58,185
6A	22,244	30,474	46,045	58,502	61,171
6B	24,956	34,190	51,659	65,634	68,629
7	28,753	39,392	59,519	75,620	79,071
8	41,232	56,488	85,350	108,440	113,388

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ILLINOIS - AREA 6

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,295	5,841	8,633	10,695	11,124
1B	5,727	7,789	11,511	14,260	14,833
1C	6,299	8,567	12,661	15,685	16,314
1D	7,330	9,969	14,733	18,252	18,985
2A	8,017	10,903	16,114	19,962	20,764
2B	9,449	12,851	18,992	23,528	24,473
2C	11,167	15,187	22,446	27,806	28,923
2D	12,599	17,135	25,324	31,372	32,631
3A	13,458	18,437	27,858	35,395	37,010
3B	14,889	20,398	30,820	39,158	40,945
4A	16,321	22,360	33,784	42,924	44,883
4B	17,753	24,322	36,749	46,690	48,821
5	22,334	30,598	46,231	58,738	61,419
6A	23,479	32,166	48,602	61,750	64,567
6B	26,343	36,090	54,530	69,282	72,443
7	30,351	41,581	62,827	79,823	83,465
8	43,522	59,625	90,091	114,463	119,686

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ILLINOIS - AREA 6
PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,521	6,149	9,087	11,257	11,709
1B	6,028	8,198	12,116	15,010	15,613
1C	6,631	9,018	13,328	16,511	17,174
1D	7,716	10,494	15,509	19,213	19,984
2A	8,439	11,477	16,962	21,013	21,857
2B	9,946	13,527	19,991	24,766	25,760
2C	11,755	15,987	23,628	29,270	30,445
2D	13,262	18,036	26,657	33,022	34,349
3A	14,166	19,407	29,324	37,257	38,957
3B	15,673	21,472	32,443	41,220	43,101
4A	17,180	23,537	35,563	45,183	47,245
4B	18,687	25,601	38,682	49,147	51,389
5	23,509	32,207	48,664	61,829	64,650
6A	24,715	33,860	51,160	65,000	67,966
6B	27,729	37,989	57,399	72,927	76,255
7	31,948	43,769	66,132	84,023	87,857
8	45,813	62,764	94,833	120,488	125,986

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ILLINOIS - AREA 7

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	933	1,269	1,875	2,323	2,416
1B	1,243	1,690	2,498	3,095	3,219
1C	1,368	1,860	2,750	3,406	3,543
1D	1,591	2,164	3,198	3,962	4,121
2A	1,740	2,366	3,497	4,333	4,507
2B	2,052	2,791	4,125	5,109	5,315
2C	2,424	3,297	4,872	6,036	6,278
2D	2,735	3,720	5,497	6,810	7,084
3A	2,922	4,003	6,049	7,685	8,036
3B	3,233	4,429	6,692	8,503	8,891
4A	3,543	4,854	7,334	9,318	9,743
4B	3,854	5,280	7,978	10,136	10,599
5	4,849	6,643	10,037	12,753	13,335
6A	5,097	6,983	10,551	13,405	14,017
6B	5,719	7,835	11,838	15,041	15,727
7	6,589	9,027	13,639	17,329	18,120
8	9,449	12,945	19,559	24,851	25,985

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ILLINOIS - AREA 7

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,611	2,191	3,238	4,011	4,172
1B	2,147	2,920	4,315	5,346	5,561
1C	2,362	3,212	4,748	5,881	6,118
1D	2,749	3,739	5,525	6,845	7,120
2A	3,006	4,088	6,042	7,485	7,786
2B	3,544	4,820	7,123	8,825	9,179
2C	4,188	5,696	8,418	10,428	10,847
2D	4,724	6,425	9,495	11,763	12,235
3A	5,046	6,913	10,445	13,271	13,877
3B	5,584	7,650	11,559	14,686	15,356
4A	6,120	8,384	12,668	16,096	16,830
4B	6,657	9,120	13,780	17,508	18,307
5	8,375	11,474	17,336	22,026	23,031
6A	8,805	12,063	18,226	23,157	24,214
6B	9,879	13,534	20,450	25,982	27,167
7	11,381	15,592	23,559	29,932	31,298
8	16,321	22,360	33,784	42,924	44,883

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ILLINOIS - AREA 7

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,543	3,458	5,111	6,332	6,586
1B	3,391	4,612	6,816	8,444	8,783
1C	3,730	5,073	7,497	9,288	9,661
1D	4,340	5,902	8,723	10,807	11,241
2A	4,747	6,456	9,541	11,820	12,295
2B	5,595	7,609	11,246	13,932	14,491
2C	6,612	8,992	13,290	16,464	17,125
2D	7,460	10,146	14,995	18,575	19,321
3A	7,968	10,916	16,494	20,956	21,912
3B	8,816	12,078	18,249	23,186	24,244
4A	9,664	13,240	20,004	25,416	26,576
4B	10,511	14,400	21,758	27,644	28,905
5	13,224	18,117	27,374	34,779	36,366
6A	13,902	19,046	28,777	36,562	38,231
6B	15,598	21,369	32,288	41,023	42,895
7	17,971	24,620	37,200	47,264	49,420
8	25,770	35,305	53,344	67,775	70,868

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,052	4,151	6,135	7,599	7,905
1B	4,069	5,534	8,179	10,132	10,539
1C	4,476	6,087	8,997	11,145	11,593
1D	5,208	7,083	10,468	12,968	13,489
2A	5,696	7,747	11,449	14,183	14,753
2B	6,714	9,131	13,495	16,718	17,389
2C	7,934	10,790	15,947	19,756	20,549
2D	8,951	12,173	17,992	22,288	23,183
3A	9,562	13,100	19,793	25,148	26,296
3B	10,580	14,495	21,901	27,825	29,095
4A	11,597	15,888	24,006	30,500	31,892
4B	12,614	17,281	26,111	33,175	34,689
5	15,869	21,741	32,849	41,735	43,640
6A	16,682	22,854	34,532	43,874	45,876
6B	18,717	25,642	38,744	49,226	51,472
7	21,565	29,544	44,640	56,716	59,304
8	30,924	42,366	64,013	81,330	85,041

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ILLINOIS - AREA 7

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,221	4,381	6,474	8,020	8,342
1B	4,295	5,841	8,633	10,695	11,124
1C	4,724	6,425	9,495	11,763	12,235
1D	5,498	7,477	11,051	13,690	14,240
2A	6,013	8,178	12,086	14,972	15,574
2B	7,087	9,638	14,245	17,647	18,355
2C	8,375	11,390	16,834	20,854	21,691
2D	9,449	12,851	18,992	23,528	24,473
3A	10,093	13,827	20,893	26,545	27,756
3B	11,167	15,299	23,116	29,369	30,709
4A	12,241	16,770	25,339	32,194	33,663
4B	13,314	18,240	27,560	35,016	36,614
5	16,750	22,948	34,673	44,053	46,063
6A	17,609	24,124	36,451	46,312	48,425
6B	19,757	27,067	40,897	51,961	54,332
7	22,763	31,185	47,119	59,867	62,598
8	32,642	44,720	67,569	85,848	89,766

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,391	4,612	6,816	8,444	8,783
1B	4,521	6,149	9,087	11,257	11,709
1C	4,973	6,763	9,996	12,383	12,880
1D	5,787	7,870	11,632	14,410	14,988
2A	6,329	8,607	12,721	15,759	16,392
2B	7,460	10,146	14,995	18,575	19,321
2C	8,816	11,990	17,720	21,952	22,833
2D	9,946	13,527	19,991	24,766	25,760
3A	10,624	14,555	21,992	27,941	29,216
3B	11,755	16,104	24,333	30,916	32,326
4A	12,885	17,652	26,672	33,888	35,434
4B	14,015	19,201	29,011	36,859	38,541
5	17,632	24,156	36,498	46,372	48,488
6A	18,536	25,394	38,370	48,750	50,974
6B	20,797	28,492	43,050	54,696	57,192
7	23,961	32,827	49,599	63,017	65,893
8	34,360	47,073	71,125	90,367	94,490

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ILLINOIS - AREA 8

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,036	1,409	2,082	2,580	2,683
1B	1,381	1,878	2,776	3,439	3,577
1C	1,519	2,066	3,053	3,782	3,934
1D	1,768	2,404	3,554	4,402	4,579
2A	1,934	2,630	3,887	4,816	5,009
2B	2,279	3,099	4,581	5,675	5,903
2C	2,694	3,664	5,415	6,708	6,977
2D	3,039	4,133	6,108	7,567	7,871
3A	3,246	4,447	6,719	8,537	8,927
3B	3,592	4,921	7,435	9,447	9,878
4A	3,937	5,394	8,150	10,354	10,827
4B	4,282	5,866	8,864	11,262	11,776
5	5,387	7,380	11,151	14,168	14,814
6A	5,663	7,758	11,722	14,894	15,573
6B	6,354	8,705	13,153	16,711	17,474
7	7,321	10,030	15,154	19,254	20,133
8	10,498	14,382	21,731	27,610	28,870

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ILLINOIS - AREA 8

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,789	2,433	3,596	4,455	4,634
1B	2,386	3,245	4,796	5,941	6,180
1C	2,624	3,569	5,274	6,534	6,796
1D	3,054	4,153	6,139	7,604	7,910
2A	3,340	4,542	6,713	8,317	8,651
2B	3,937	5,354	7,913	9,803	10,197
2C	4,653	6,328	9,353	11,586	12,051
2D	5,249	7,139	10,550	13,070	13,595
3A	5,607	7,682	11,606	14,746	15,419
3B	6,204	8,499	12,842	16,317	17,061
4A	6,800	9,316	14,076	17,884	18,700
4B	7,396	10,133	15,310	19,451	20,339
5	9,305	12,748	19,261	24,472	25,589
6A	9,782	13,401	20,249	25,727	26,901
6B	10,975	15,036	22,718	28,864	30,181
7	12,645	17,324	26,175	33,256	34,774
8	18,133	24,842	37,535	47,690	49,866

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ILLINOIS - AREA 8

PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,825	3,842	5,678	7,034	7,317
1B	3,767	5,123	7,572	9,380	9,757
1C	4,144	5,636	8,329	10,319	10,733
1D	4,822	6,558	9,692	12,007	12,489
2A	5,274	7,173	10,601	13,132	13,660
2B	6,216	8,454	12,494	15,478	16,099
2C	7,346	9,991	14,765	18,292	19,026
2D	8,288	11,272	16,659	20,637	21,466
3A	8,853	12,129	18,326	23,283	24,346
3B	9,795	13,419	20,276	25,761	26,936
4A	10,737	14,710	22,226	28,238	29,527
4B	11,678	15,999	24,173	30,713	32,115
5	14,693	20,129	30,415	38,643	40,406
6A	15,446	21,161	31,973	40,623	42,477
6B	17,330	23,742	35,873	45,578	47,658
7	19,967	27,355	41,332	52,513	54,909
8	28,631	39,224	59,266	75,300	78,735

**The
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ILLINOIS - AREA 8

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,390	4,610	6,814	8,441	8,780
1B	4,521	6,149	9,087	11,257	11,709
1C	4,973	6,763	9,996	12,383	12,880
1D	5,786	7,869	11,630	14,407	14,986
2A	6,329	8,607	12,721	15,759	16,392
2B	7,459	10,144	14,993	18,573	19,319
2C	8,816	11,990	17,720	21,952	22,833
2D	9,946	13,527	19,991	24,766	25,760
3A	10,624	14,555	21,992	27,941	29,216
3B	11,754	16,103	24,331	30,913	32,324
4A	12,884	17,651	26,670	33,885	35,431
4B	14,014	19,199	29,009	36,857	38,539
5	17,631	24,154	36,496	46,370	48,485
6A	18,535	25,393	38,367	48,747	50,971
6B	20,795	28,489	43,046	54,691	57,186
7	23,960	32,825	49,597	63,015	65,890
8	34,358	47,070	71,121	90,362	94,485

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PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,579	4,867	7,194	8,912	9,270
1B	4,772	6,490	9,592	11,882	12,359
1C	5,249	7,139	10,550	13,070	13,595
1D	6,108	8,307	12,277	15,209	15,820
2A	6,680	9,085	13,427	16,633	17,301
2B	7,874	10,709	15,827	19,606	20,394
2C	9,305	12,655	18,703	23,169	24,100
2D	10,498	14,277	21,101	26,140	27,190
3A	11,214	15,363	23,213	29,493	30,839
3B	12,407	16,998	25,682	32,630	34,119
4A	13,600	18,632	28,152	35,768	37,400
4B	14,792	20,265	30,619	38,903	40,678
5	18,611	25,497	38,525	48,947	51,180
6A	19,564	26,803	40,497	51,453	53,801
6B	21,951	30,073	45,439	57,731	60,365
7	25,291	34,649	52,352	66,515	69,550
8	36,266	49,684	75,071	95,380	99,732

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,767	5,123	7,572	9,380	9,757
1B	5,023	6,831	10,096	12,507	13,010
1C	5,525	7,514	11,105	13,757	14,310
1D	6,429	8,743	12,922	16,008	16,651
2A	7,032	9,564	14,134	17,510	18,213
2B	8,288	11,272	16,659	20,637	21,466
2C	9,795	13,321	19,688	24,390	25,369
2D	11,051	15,029	22,213	27,517	28,622
3A	11,804	16,171	24,434	31,045	32,461
3B	13,060	17,892	27,034	34,348	35,915
4A	14,316	19,613	29,634	37,651	39,369
4B	15,571	21,332	32,232	40,952	42,820
5	19,590	26,838	40,551	51,522	53,873
6A	20,594	28,214	42,630	54,162	56,634
6B	23,106	31,655	47,829	60,769	63,542
7	26,622	36,472	55,108	70,016	73,211
8	38,175	52,300	79,022	100,400	104,981

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ILLINOIS - AREA 9

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,140	1,550	2,291	2,839	2,953
1B	1,519	2,066	3,053	3,782	3,934
1C	1,671	2,273	3,359	4,161	4,328
1D	1,945	2,645	3,909	4,843	5,038
2A	2,127	2,893	4,275	5,296	5,509
2B	2,507	3,410	5,039	6,242	6,493
2C	2,963	4,030	5,956	7,378	7,674
2D	3,343	4,546	6,719	8,324	8,658
3A	3,571	4,892	7,392	9,392	9,820
3B	3,950	5,412	8,177	10,389	10,863
4A	4,330	5,932	8,963	11,388	11,908
4B	4,710	6,453	9,750	12,387	12,953
5	5,926	8,119	12,267	15,585	16,297
6A	6,230	8,535	12,896	16,385	17,133
6B	6,989	9,575	14,467	18,381	19,220
7	8,053	11,033	16,670	21,179	22,146
8	11,547	15,819	23,902	30,369	31,754

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,968	2,676	3,956	4,900	5,097
1B	2,624	3,569	5,274	6,534	6,796
1C	2,887	3,926	5,803	7,189	7,477
1D	3,359	4,568	6,752	8,364	8,700
2A	3,674	4,997	7,385	9,148	9,516
2B	4,330	5,889	8,703	10,782	11,215
2C	5,118	6,960	10,287	12,744	13,256
2D	5,774	7,853	11,606	14,377	14,955
3A	6,167	8,449	12,766	16,219	16,959
3B	6,823	9,348	14,124	17,944	18,763
4A	7,479	10,246	15,482	19,670	20,567
4B	8,136	11,146	16,842	21,398	22,374
5	10,235	14,022	21,186	26,918	28,146
6A	10,760	14,741	22,273	28,299	29,590
6B	12,072	16,539	24,989	31,749	33,198
7	13,909	19,055	28,792	36,581	38,250
8	19,945	27,325	41,286	52,455	54,849

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,108	4,227	6,247	7,739	8,050
1B	4,144	5,636	8,329	10,319	10,733
1C	4,559	6,200	9,164	11,352	11,808
1D	5,304	7,213	10,661	13,207	13,737
2A	5,801	7,889	11,660	14,444	15,025
2B	6,837	9,298	13,742	17,024	17,708
2C	8,081	10,990	16,243	20,122	20,930
2D	9,116	12,398	18,323	22,699	23,610
3A	9,738	13,341	20,158	25,611	26,780
3B	10,774	14,760	22,302	28,336	29,629
4A	11,810	16,180	24,447	31,060	32,478
4B	12,846	17,599	26,591	33,785	35,327
5	16,161	22,141	33,453	42,503	44,443
6A	16,990	23,276	35,169	44,684	46,723
6B	19,061	26,114	39,456	50,130	52,418
7	21,962	30,088	45,461	57,760	60,396
8	31,493	43,145	65,191	82,827	86,606

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,730	5,073	7,497	9,288	9,661
1B	4,973	6,763	9,996	12,383	12,880
1C	5,470	7,439	10,995	13,620	14,167
1D	6,365	8,656	12,794	15,849	16,485
2A	6,962	9,468	13,994	17,335	18,032
2B	8,204	11,157	16,490	20,428	21,248
2C	9,697	13,188	19,491	24,146	25,115
2D	10,940	14,878	21,989	27,241	28,335
3A	11,686	16,010	24,190	30,734	32,137
3B	12,929	17,713	26,763	34,003	35,555
4A	14,171	19,414	29,334	37,270	38,970
4B	15,415	21,119	31,909	40,541	42,391
5	19,393	26,568	40,144	51,004	53,331
6A	20,388	27,932	42,203	53,620	56,067
6B	22,874	31,337	47,349	60,159	62,904
7	26,355	36,106	54,555	69,314	72,476
8	37,791	51,774	78,227	99,390	103,925

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PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,937	5,354	7,913	9,803	10,197
1B	5,249	7,139	10,550	13,070	13,595
1C	5,774	7,853	11,606	14,377	14,955
1D	6,718	9,136	13,503	16,728	17,400
2A	7,348	9,993	14,769	18,297	19,031
2B	8,660	11,778	17,407	21,563	22,429
2C	10,235	13,920	20,572	25,485	26,509
2D	11,547	15,704	23,209	28,752	29,907
3A	12,335	16,899	25,533	32,441	33,921
3B	13,647	18,696	28,249	35,892	37,529
4A	14,959	20,494	30,965	39,342	41,137
4B	16,272	22,293	33,683	42,795	44,748
5	20,471	28,045	42,375	53,839	56,295
6A	21,520	29,482	44,546	56,598	59,180
6B	24,144	33,077	49,978	63,499	66,396
7	27,819	38,112	57,585	73,164	76,502
8	39,891	54,651	82,574	104,913	109,700

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,144	5,636	8,329	10,319	10,733
1B	5,525	7,514	11,105	13,757	14,310
1C	6,078	8,266	12,217	15,134	15,742
1D	7,072	9,618	14,215	17,609	18,316
2A	7,735	10,520	15,547	19,260	20,034
2B	9,116	12,398	18,323	22,699	23,610
2C	10,774	14,653	21,656	26,827	27,905
2D	12,155	16,531	24,432	30,266	31,481
3A	12,984	17,788	26,877	34,148	35,706
3B	14,365	19,680	29,736	37,780	39,504
4A	15,746	21,572	32,594	41,412	43,302
4B	17,128	23,465	35,455	45,047	47,102
5	21,548	29,521	44,604	56,671	59,257
6A	22,653	31,035	46,892	59,577	62,296
6B	25,415	34,819	52,609	66,841	69,891
7	29,283	40,118	60,616	77,014	80,528
8	41,990	57,526	86,919	110,434	115,473

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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,658	2,255	3,333	4,128	4,294
1B	2,072	2,818	4,165	5,159	5,366
1C	2,763	3,758	5,554	6,880	7,156
1D	3,039	4,133	6,108	7,567	7,871
1E	3,536	4,809	7,107	8,805	9,158
2A	3,868	5,260	7,775	9,631	10,018
2B	4,558	6,199	9,162	11,349	11,805
2C	5,387	7,326	10,828	13,414	13,952
2D	6,078	8,266	12,217	15,134	15,742
3	6,492	8,894	13,438	17,074	17,853
4	7,874	10,787	16,299	20,709	21,654
5	9,531	13,057	19,729	25,067	26,210
6A	11,327	15,518	23,447	29,790	31,149
6B	12,708	17,410	26,306	33,422	34,947
7	14,642	20,060	30,309	38,508	40,266
8	20,996	28,765	43,462	55,219	57,739

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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,863	3,894	5,755	7,129	7,415
1B	3,579	4,867	7,194	8,912	9,270
1C	4,772	6,490	9,592	11,882	12,359
1D	5,249	7,139	10,550	13,070	13,595
1E	6,108	8,307	12,277	15,209	15,820
2A	6,680	9,085	13,427	16,633	17,301
2B	7,874	10,709	15,827	19,606	20,394
2C	9,305	12,655	18,703	23,169	24,100
2D	10,498	14,277	21,101	26,140	27,190
3	11,214	15,363	23,213	29,493	30,839
4	13,600	18,632	28,152	35,768	37,400
5	16,463	22,554	34,078	43,298	45,273
6A	19,565	26,804	40,500	51,456	53,804
6B	21,951	30,073	45,439	57,731	60,365
7	25,291	34,649	52,352	66,515	69,550
8	36,266	49,684	75,071	95,380	99,732

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ILLINOIS - AREA 1

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,521	6,149	9,087	11,257	11,709
1B	5,651	7,685	11,359	14,071	14,636
1C	7,535	10,248	15,145	18,762	19,516
1D	8,288	11,272	16,659	20,637	21,466
1E	9,644	13,116	19,384	24,014	24,978
2A	10,548	14,345	21,201	26,265	27,319
2B	12,432	16,908	24,988	30,956	32,199
2C	14,693	19,982	29,533	36,586	38,055
2D	16,576	22,543	33,318	41,274	42,932
3	17,706	24,257	36,651	46,567	48,692
4	21,473	29,418	44,449	56,474	59,051
5	25,994	35,612	53,808	68,364	71,484
6A	30,892	42,322	63,946	81,246	84,953
6B	34,659	47,483	71,744	91,153	95,312
7	39,933	54,708	82,661	105,024	109,816
8	57,263	78,450	118,534	150,602	157,473

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,425	7,378	10,904	13,508	14,051
1B	6,782	9,224	13,632	16,887	17,565
1C	9,041	12,296	18,172	22,512	23,416
1D	9,946	13,527	19,991	24,766	25,760
1E	11,573	15,739	23,262	28,817	29,974
2A	12,658	17,215	25,443	31,518	32,784
2B	14,918	20,288	29,985	37,146	38,638
2C	17,631	23,978	35,438	43,901	45,664
2D	19,891	27,052	39,981	49,529	51,518
3	21,247	29,108	43,981	55,880	58,429
4	25,768	35,302	53,340	67,770	70,862
5	31,193	42,734	64,570	82,038	85,781
6A	37,070	50,786	76,735	97,494	101,943
6B	41,591	56,980	86,093	109,384	114,375
7	47,920	65,650	99,194	126,030	131,780
8	68,715	94,140	142,240	180,720	188,966

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,727	7,789	11,511	14,260	14,833
1B	7,158	9,735	14,388	17,823	18,539
1C	9,544	12,980	19,183	23,765	24,719
1D	10,498	14,277	21,101	26,140	27,190
1E	12,216	16,614	24,554	30,418	31,639
2A	13,361	18,171	26,856	33,269	34,605
2B	15,747	21,416	31,651	39,210	40,785
2C	18,611	25,311	37,408	46,341	48,202
2D	20,996	28,555	42,202	52,280	54,380
3	22,428	30,726	46,426	58,986	61,677
4	27,199	37,263	56,302	71,533	74,797
5	32,926	45,109	68,157	86,595	90,547
6A	39,130	53,608	80,999	102,912	107,608
6B	43,901	60,144	90,875	115,460	120,728
7	50,582	69,297	104,705	133,031	139,101
8	72,533	99,370	150,143	190,762	199,466

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PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,028	8,198	12,116	15,010	15,613
1B	7,535	10,248	15,145	18,762	19,516
1C	10,046	13,663	20,192	25,015	26,019
1D	11,051	15,029	22,213	27,517	28,622
1E	12,859	17,488	25,847	32,019	33,305
2A	14,064	19,127	28,269	35,019	36,426
2B	16,576	22,543	33,318	41,274	42,932
2C	19,590	26,642	39,376	48,779	50,738
2D	22,101	30,057	44,423	55,031	57,242
3	23,608	32,343	48,869	62,089	64,922
4	28,631	39,224	59,266	75,300	78,735
5	34,659	47,483	71,744	91,153	95,312
6A	41,189	56,429	85,261	108,327	113,270
6B	46,212	63,310	95,659	121,538	127,083
7	53,244	72,944	110,215	140,032	146,421
8	76,350	104,600	158,045	200,801	209,963

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ILLINOIS - AREA 2

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,492	2,029	2,999	3,715	3,864
1B	1,865	2,536	3,749	4,644	4,830
1C	2,486	3,381	4,997	6,190	6,439
1D	2,735	3,720	5,497	6,810	7,084
1E	3,182	4,328	6,396	7,923	8,241
2A	3,481	4,734	6,997	8,668	9,016
2B	4,102	5,579	8,245	10,214	10,624
2C	4,848	6,593	9,744	12,072	12,556
2D	5,470	7,439	10,995	13,620	14,167
3	5,843	8,005	12,095	15,367	16,068
4	7,086	9,708	14,668	18,636	19,487
5	8,578	11,752	17,756	22,560	23,590
6A	10,194	13,966	21,102	26,810	28,034
6B	11,437	15,669	23,675	30,079	31,452
7	13,177	18,052	27,276	34,656	36,237
8	18,896	25,888	39,115	49,696	51,964

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ILLINOIS - AREA 2

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,577	3,505	5,180	6,417	6,674
1B	3,221	4,381	6,474	8,020	8,342
1C	4,294	5,840	8,631	10,692	11,121
1D	4,724	6,425	9,495	11,763	12,235
1E	5,497	7,476	11,049	13,688	14,237
2A	6,012	8,176	12,084	14,970	15,571
2B	7,086	9,637	14,243	17,644	18,353
2C	8,374	11,389	16,832	20,851	21,689
2D	9,448	12,849	18,990	23,526	24,470
3	10,092	13,826	20,890	26,542	27,753
4	12,239	16,767	25,335	32,189	33,657
5	14,816	20,298	30,669	38,966	40,744
6A	17,607	24,122	36,446	46,306	48,419
6B	19,755	27,064	40,893	51,956	54,326
7	22,761	31,183	47,115	59,861	62,593
8	32,638	44,714	67,561	85,838	89,755

**The
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Professional Protection Exclusively Since 1899

ILLINOIS - AREA 2

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,069	5,534	8,179	10,132	10,539
1B	5,086	6,917	10,223	12,664	13,173
1C	6,781	9,222	13,630	16,885	17,563
1D	7,459	10,144	14,993	18,573	19,319
1E	8,679	11,803	17,445	21,611	22,479
2A	9,493	12,910	19,081	23,638	24,587
2B	11,189	15,217	22,490	27,861	28,980
2C	13,223	17,983	26,578	32,925	34,248
2D	14,918	20,288	29,985	37,146	38,638
3	15,935	21,831	32,985	41,909	43,821
4	19,325	26,475	40,003	50,825	53,144
5	23,393	32,048	48,424	61,524	64,331
6A	27,801	38,087	57,548	73,117	76,453
6B	31,192	42,733	64,567	82,035	85,778
7	35,938	49,235	74,392	94,517	98,830
8	51,534	70,602	106,675	135,534	141,719

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,883	6,641	9,815	12,159	12,647
1B	6,103	8,300	12,267	15,196	15,807
1C	8,137	11,066	16,355	20,261	21,075
1D	8,951	12,173	17,992	22,288	23,183
1E	10,415	14,164	20,934	25,933	26,975
2A	11,391	15,492	22,896	28,364	29,503
2B	13,426	18,259	26,986	33,431	34,773
2C	15,867	21,579	31,893	39,509	41,096
2D	17,901	24,345	35,981	44,573	46,364
3	19,121	26,196	39,580	50,288	52,583
4	23,190	31,770	48,003	60,990	63,773
5	28,072	38,459	58,109	73,829	77,198
6A	33,361	45,705	69,057	87,739	91,743
6B	37,430	51,279	77,480	98,441	102,933
7	43,125	59,081	89,269	113,419	118,594
8	61,841	84,722	128,011	162,642	170,063

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,154	7,009	10,360	12,833	13,349
1B	6,442	8,761	12,948	16,041	16,685
1C	8,589	11,681	17,264	21,387	22,246
1D	9,448	12,849	18,990	23,526	24,470
1E	10,993	14,950	22,096	27,373	28,472
2A	12,024	16,353	24,168	29,940	31,142
2B	14,172	19,274	28,486	35,288	36,705
2C	16,749	22,779	33,665	41,705	43,380
2D	18,896	25,699	37,981	47,051	48,941
3	20,184	27,652	41,781	53,084	55,506
4	24,479	33,536	50,672	64,380	67,317
5	29,631	40,594	61,336	77,930	81,485
6A	35,215	48,245	72,895	92,615	96,841
6B	39,510	54,129	81,786	103,911	108,653
7	45,521	62,364	94,228	119,720	125,183
8	65,276	89,428	135,121	171,676	179,509

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PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,425	7,378	10,904	13,508	14,051
1B	6,781	9,222	13,630	16,885	17,563
1C	9,041	12,296	18,172	22,512	23,416
1D	9,945	13,525	19,989	24,763	25,758
1E	11,572	15,738	23,260	28,814	29,971
2A	12,657	17,214	25,441	31,516	32,782
2B	14,918	20,288	29,985	37,146	38,638
2C	17,630	23,977	35,436	43,899	45,662
2D	19,890	27,050	39,979	49,526	51,515
3	21,246	29,107	43,979	55,877	58,427
4	25,767	35,301	53,338	67,767	70,859
5	31,191	42,732	64,565	82,032	85,775
6A	37,068	50,783	76,731	97,489	101,937
6B	41,589	56,977	86,089	109,379	114,370
7	47,917	65,646	99,188	126,022	131,772
8	68,712	94,135	142,234	180,713	188,958

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ILLINOIS - AREA 3

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,409	1,916	2,832	3,508	3,649
1B	1,761	2,395	3,540	4,385	4,561
1C	2,348	3,193	4,719	5,847	6,081
1D	2,583	3,513	5,192	6,432	6,690
1E	3,006	4,088	6,042	7,485	7,786
2A	3,288	4,472	6,609	8,187	8,516
2B	3,874	5,269	7,787	9,646	10,034
2C	4,579	6,227	9,204	11,402	11,860
2D	5,166	7,026	10,384	12,863	13,380
3	5,518	7,560	11,422	14,512	15,175
4	6,692	9,168	13,852	17,600	18,403
5	8,102	11,100	16,771	21,308	22,281
6A	9,628	13,190	19,930	25,322	26,477
6B	10,802	14,799	22,360	28,409	29,706
7	12,446	17,051	25,763	32,733	34,227
8	17,846	24,449	36,941	46,935	49,077

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,433	3,309	4,890	6,058	6,301
1B	3,042	4,137	6,114	7,575	7,879
1C	4,056	5,516	8,153	10,099	10,505
1D	4,462	6,068	8,969	11,110	11,557
1E	5,192	7,061	10,436	12,928	13,447
2A	5,679	7,723	11,415	14,141	14,709
2B	6,692	9,101	13,451	16,663	17,332
2C	7,909	10,756	15,897	19,693	20,484
2D	8,923	12,135	17,935	22,218	23,111
3	9,532	13,059	19,731	25,069	26,213
4	11,560	15,837	23,929	30,403	31,790
5	13,994	19,172	28,968	36,804	38,484
6A	16,630	22,783	34,424	43,737	45,733
6B	18,658	25,561	38,622	49,071	51,310
7	21,497	29,451	44,499	56,537	59,117
8	30,826	42,232	63,810	81,072	84,772

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,842	5,225	7,722	9,567	9,951
1B	4,803	6,532	9,654	11,959	12,440
1C	6,404	8,709	12,872	15,946	16,586
1D	7,045	9,581	14,160	17,542	18,247
1E	8,198	11,149	16,478	20,413	21,233
2A	8,966	12,194	18,022	22,325	23,222
2B	10,567	14,371	21,240	26,312	27,369
2C	12,488	16,984	25,101	31,095	32,344
2D	14,090	19,162	28,321	35,084	36,493
3	15,050	20,619	31,154	39,582	41,388
4	18,252	25,005	37,782	48,003	50,193
5	22,095	30,270	45,737	58,110	60,761
6A	26,258	35,973	54,354	69,059	72,210
6B	29,459	40,359	60,980	77,477	81,012
7	33,943	46,502	70,262	89,270	93,343
8	48,672	66,681	100,751	128,007	133,848

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,611	6,271	9,268	11,481	11,942
1B	5,764	7,839	11,586	14,352	14,929
1C	7,685	10,452	15,447	19,136	19,904
1D	8,454	11,497	16,993	21,050	21,896
1E	9,837	13,378	19,772	24,494	25,478
2A	10,760	14,634	21,628	26,792	27,868
2B	12,680	17,245	25,487	31,573	32,841
2C	14,986	20,381	30,122	37,315	38,814
2D	16,907	22,994	33,983	42,098	43,789
3	18,060	24,742	37,384	47,498	49,665
4	21,902	30,006	45,337	57,602	60,231
5	26,514	36,324	54,884	69,732	72,914
6A	31,509	43,167	65,224	82,869	86,650
6B	35,351	48,431	73,177	92,973	97,215
7	40,731	55,801	84,313	107,123	112,010
8	58,406	80,016	120,900	153,608	160,617

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,867	6,619	9,783	12,119	12,606
1B	6,084	8,274	12,229	15,149	15,758
1C	8,112	11,032	16,305	20,199	21,010
1D	8,923	12,135	17,935	22,218	23,111
1E	10,384	14,122	20,872	25,856	26,895
2A	11,357	15,446	22,828	28,279	29,415
2B	13,385	18,204	26,904	33,329	34,667
2C	15,818	21,512	31,794	39,387	40,969
2D	17,847	24,272	35,872	44,439	46,224
3	19,064	26,118	39,462	50,138	52,426
4	23,119	31,673	47,856	60,803	63,577
5	27,987	38,342	57,933	73,606	76,964
6A	33,260	45,566	68,848	87,474	91,465
6B	37,315	51,122	77,242	98,138	102,616
7	42,994	58,902	88,998	113,074	118,234
8	61,651	84,462	127,618	162,142	169,540

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PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,123	6,967	10,297	12,756	13,269
1B	6,404	8,709	12,872	15,946	16,586
1C	8,539	11,613	17,163	21,262	22,116
1D	9,393	12,774	18,880	23,389	24,328
1E	10,930	14,865	21,969	27,216	28,309
2A	11,955	16,259	24,030	29,768	30,963
2B	14,089	19,161	28,319	35,082	36,491
2C	16,651	22,645	33,469	41,461	43,126
2D	18,786	25,549	37,760	46,777	48,656
3	20,067	27,492	41,539	52,776	55,184
4	24,336	33,340	50,376	64,004	66,924
5	29,460	40,360	60,982	77,480	81,015
6A	35,010	47,964	72,471	92,076	96,278
6B	39,279	53,812	81,308	103,304	108,017
7	45,257	62,002	93,682	119,026	124,457
8	64,896	88,908	134,335	170,676	178,464

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ILLINOIS - AREA 4

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,243	1,690	2,498	3,095	3,219
1B	1,554	2,113	3,124	3,869	4,025
1C	2,072	2,818	4,165	5,159	5,366
1D	2,279	3,099	4,581	5,675	5,903
1E	2,652	3,607	5,331	6,603	6,869
2A	2,901	3,945	5,831	7,223	7,514
2B	3,419	4,650	6,872	8,513	8,855
2C	4,041	5,496	8,122	10,062	10,466
2D	4,559	6,200	9,164	11,352	11,808
3	4,869	6,671	10,079	12,805	13,390
4	5,906	8,091	12,225	15,533	16,242
5	7,149	9,794	14,798	18,802	19,660
6A	8,496	11,640	17,587	22,344	23,364
6B	9,532	13,059	19,731	25,069	26,213
7	10,982	15,045	22,733	28,883	30,201
8	15,748	21,575	32,598	41,417	43,307

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,147	2,920	4,315	5,346	5,561
1B	2,684	3,650	5,395	6,683	6,952
1C	3,579	4,867	7,194	8,912	9,270
1D	3,937	5,354	7,913	9,803	10,197
1E	4,581	6,230	9,208	11,407	11,865
2A	5,011	6,815	10,072	12,477	12,978
2B	5,906	8,032	11,871	14,706	15,297
2C	6,979	9,491	14,028	17,378	18,076
2D	7,874	10,709	15,827	19,606	20,394
3	8,411	11,523	17,411	22,121	23,130
4	10,201	13,975	21,116	26,829	28,053
5	12,348	16,917	25,560	32,475	33,957
6A	14,675	20,105	30,377	38,595	40,356
6B	16,464	22,556	34,080	43,300	45,276
7	18,970	25,989	39,268	49,891	52,168
8	27,201	37,265	56,306	71,539	74,803

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,391	4,612	6,816	8,444	8,783
1B	4,238	5,764	8,518	10,553	10,976
1C	5,651	7,685	11,359	14,071	14,636
1D	6,217	8,455	12,496	15,480	16,102
1E	7,234	9,838	14,540	18,013	18,736
2A	7,912	10,760	15,903	19,701	20,492
2B	9,325	12,682	18,743	23,219	24,152
2C	11,020	14,987	22,150	27,440	28,542
2D	12,433	16,909	24,990	30,958	32,201
3	13,280	18,194	27,490	34,926	36,520
4	16,106	22,065	33,339	42,359	44,292
5	19,497	26,711	40,359	51,277	53,617
6A	23,171	31,744	47,964	60,940	63,720
6B	25,996	35,615	53,812	68,369	71,489
7	29,952	41,034	62,001	78,774	82,368
8	42,950	58,842	88,907	112,959	118,113

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ILLINOIS - AREA 4

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,069	5,534	8,179	10,132	10,539
1B	5,086	6,917	10,223	12,664	13,173
1C	6,782	9,224	13,632	16,887	17,565
1D	7,460	10,146	14,995	18,575	19,321
1E	8,681	11,806	17,449	21,616	22,484
2A	9,494	12,912	19,083	23,640	24,589
2B	11,190	15,218	22,492	27,863	28,982
2C	13,224	17,985	26,580	32,928	34,250
2D	14,919	20,290	29,987	37,148	38,640
3	15,936	21,832	32,988	41,912	43,824
4	19,328	26,479	40,009	50,833	53,152
5	23,396	32,053	48,430	61,531	64,339
6A	27,805	38,093	57,556	73,127	76,464
6B	31,195	42,737	64,574	82,043	85,786
7	35,942	49,241	74,400	94,527	98,841
8	51,539	70,608	106,686	135,548	141,732

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ILLINOIS - AREA 4

PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,295	5,841	8,633	10,695	11,124
1B	5,368	7,300	10,790	13,366	13,903
1C	7,158	9,735	14,388	17,823	18,539
1D	7,875	10,710	15,829	19,609	20,396
1E	9,163	12,462	18,418	22,816	23,732
2A	10,022	13,630	20,144	24,955	25,957
2B	11,811	16,063	23,740	29,409	30,590
2C	13,958	18,983	28,056	34,755	36,151
2D	15,748	21,417	31,653	39,213	40,787
3	16,822	23,046	34,822	44,242	46,261
4	20,401	27,949	42,230	53,655	56,103
5	24,696	33,834	51,121	64,950	67,914
6A	29,349	40,208	60,752	77,188	80,710
6B	32,928	45,111	68,161	86,601	90,552
7	37,939	51,976	78,534	99,780	104,332
8	54,403	74,532	112,614	143,080	149,608

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ILLINOIS - AREA 4
PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,521	6,149	9,087	11,257	11,709
1B	5,651	7,685	11,359	14,071	14,636
1C	7,535	10,248	15,145	18,762	19,516
1D	8,289	11,273	16,661	20,640	21,469
1E	9,645	13,117	19,386	24,016	24,981
2A	10,549	14,347	21,203	26,267	27,322
2B	12,433	16,909	24,990	30,958	32,201
2C	14,693	19,982	29,533	36,586	38,055
2D	16,577	22,545	33,320	41,277	42,934
3	17,707	24,259	36,653	46,569	48,694
4	21,475	29,421	44,453	56,479	59,056
5	25,996	35,615	53,812	68,369	71,489
6A	30,894	42,325	63,951	81,251	84,959
6B	34,661	47,486	71,748	91,158	95,318
7	39,936	54,712	82,668	105,032	109,824
8	57,266	78,454	118,541	150,610	157,482

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ILLINOIS - AREA 5

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,160	1,578	2,332	2,888	3,004
1B	1,450	1,972	2,915	3,611	3,756
1C	1,934	2,630	3,887	4,816	5,009
1D	2,127	2,893	4,275	5,296	5,509
1E	2,475	3,366	4,975	6,163	6,410
2A	2,707	3,682	5,441	6,740	7,011
2B	3,191	4,340	6,414	7,946	8,265
2C	3,771	5,129	7,580	9,390	9,767
2D	4,254	5,785	8,551	10,592	11,018
3	4,544	6,225	9,406	11,951	12,496
4	5,511	7,550	11,408	14,494	15,155
5	6,672	9,141	13,811	17,547	18,348
6A	7,929	10,863	16,413	20,853	21,805
6B	8,895	12,186	18,413	23,394	24,461
7	10,249	14,041	21,215	26,955	28,185
8	14,697	20,135	30,423	38,653	40,417

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ILLINOIS - AREA 5

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,004	2,725	4,028	4,990	5,190
1B	2,505	3,407	5,035	6,237	6,488
1C	3,340	4,542	6,713	8,317	8,651
1D	3,674	4,997	7,385	9,148	9,516
1E	4,275	5,814	8,593	10,645	11,072
2A	4,676	6,359	9,399	11,643	12,111
2B	5,511	7,495	11,077	13,722	14,273
2C	6,513	8,858	13,091	16,217	16,869
2D	7,348	9,993	14,769	18,297	19,031
3	7,849	10,753	16,247	20,643	21,585
4	9,519	13,041	19,704	25,035	26,177
5	11,524	15,788	23,855	30,308	31,691
6A	13,695	18,762	28,349	36,018	37,661
6B	15,365	21,050	31,806	40,410	42,254
7	17,703	24,253	36,645	46,559	48,683
8	25,385	34,777	52,547	66,763	69,809

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,164	4,303	6,360	7,878	8,195
1B	3,956	5,380	7,952	9,850	10,246
1C	5,274	7,173	10,601	13,132	13,660
1D	5,801	7,889	11,660	14,444	15,025
1E	6,751	9,181	13,570	16,810	17,485
2A	7,384	10,042	14,842	18,386	19,125
2B	8,702	11,835	17,491	21,668	22,538
2C	10,284	13,986	20,671	25,607	26,636
2D	11,603	15,780	23,322	28,891	30,052
3	12,394	16,980	25,656	32,596	34,084
4	15,031	20,592	31,114	39,532	41,335
5	18,195	24,927	37,664	47,853	50,036
6A	21,623	29,624	44,760	56,868	59,463
6B	24,260	33,236	50,218	63,804	66,715
7	27,953	38,296	57,863	73,516	76,871
8	40,082	54,912	82,970	105,416	110,226

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,797	5,164	7,632	9,455	9,834
1B	4,747	6,456	9,541	11,820	12,295
1C	6,329	8,607	12,721	15,759	16,392
1D	6,962	9,468	13,994	17,335	18,032
1E	8,101	11,017	16,283	20,171	20,982
2A	8,861	12,051	17,811	22,064	22,950
2B	10,443	14,202	20,990	26,003	27,047
2C	12,341	16,784	24,805	30,729	31,963
2D	13,923	18,935	27,985	34,668	36,061
3	14,873	20,376	30,787	39,116	40,901
4	18,037	24,711	37,337	47,437	49,602
5	21,834	29,913	45,196	57,423	60,044
6A	25,948	35,549	53,712	68,243	71,357
6B	29,112	39,883	60,262	76,565	80,058
7	33,543	45,954	69,434	88,218	92,243
8	48,099	65,896	99,565	126,500	132,272

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,008	5,451	8,056	9,980	10,381
1B	5,010	6,814	10,070	12,475	12,976
1C	6,680	9,085	13,427	16,633	17,301
1D	7,348	9,993	14,769	18,297	19,031
1E	8,551	11,629	17,188	21,292	22,147
2A	9,353	12,720	18,800	23,289	24,224
2B	11,023	14,991	22,156	27,447	28,550
2C	13,026	17,715	26,182	32,435	33,737
2D	14,697	19,988	29,541	36,596	38,065
3	15,699	21,508	32,497	41,288	43,172
4	19,039	26,083	39,411	50,073	52,357
5	23,047	31,574	47,707	60,614	63,379
6A	27,389	37,523	56,695	72,033	75,320
6B	30,730	42,100	63,611	80,820	84,508
7	35,407	48,508	73,292	93,120	97,369
8	50,771	69,556	105,096	133,528	139,620

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PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,219	5,738	8,480	10,505	10,927
1B	5,274	7,173	10,601	13,132	13,660
1C	7,032	9,564	14,134	17,510	18,213
1D	7,735	10,520	15,547	19,260	20,034
1E	9,001	12,241	18,092	22,412	23,313
2A	9,845	13,389	19,788	24,514	25,499
2B	11,603	15,780	23,322	28,891	30,052
2C	13,712	18,648	27,561	34,143	35,514
2D	15,470	21,039	31,095	38,520	40,067
3	16,525	22,639	34,207	43,461	45,444
4	20,041	27,456	41,485	52,708	55,113
5	24,260	33,236	50,218	63,804	66,715
6A	28,831	39,498	59,680	75,826	79,285
6B	32,347	44,315	66,958	85,073	88,954
7	37,270	51,060	77,149	98,020	102,493
8	53,443	73,217	110,627	140,555	146,968

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	995	1,353	2,000	2,478	2,577
1B	1,243	1,690	2,498	3,095	3,219
1C	1,658	2,255	3,333	4,128	4,294
1D	1,824	2,481	3,666	4,542	4,724
1E	2,122	2,886	4,265	5,284	5,496
2A	2,321	3,157	4,665	5,779	6,011
2B	2,735	3,720	5,497	6,810	7,084
2C	3,233	4,397	6,498	8,050	8,373
2D	3,647	4,960	7,330	9,081	9,446
3	3,896	5,338	8,065	10,246	10,714
4	4,725	6,473	9,781	12,427	12,994
5	5,719	7,835	11,838	15,041	15,727
6A	6,797	9,312	14,070	17,876	18,692
6B	7,625	10,446	15,784	20,054	20,969
7	8,786	12,037	18,187	23,107	24,162
8	12,599	17,261	26,080	33,135	34,647

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,718	2,336	3,453	4,278	4,450
1B	2,147	2,920	4,315	5,346	5,561
1C	2,863	3,894	5,755	7,129	7,415
1D	3,150	4,284	6,332	7,844	8,159
1E	3,665	4,984	7,367	9,126	9,492
2A	4,009	5,452	8,058	9,982	10,383
2B	4,724	6,425	9,495	11,763	12,235
2C	5,584	7,594	11,224	13,904	14,463
2D	6,299	8,567	12,661	15,685	16,314
3	6,729	9,219	13,929	17,697	18,505
4	8,161	11,181	16,893	21,463	22,443
5	9,879	13,534	20,450	25,982	27,167
6A	11,740	16,084	24,302	30,876	32,285
6B	13,171	18,044	27,264	34,640	36,220
7	15,175	20,790	31,412	39,910	41,731
8	21,761	29,813	45,045	57,231	59,843

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STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,713	3,690	5,453	6,755	7,027
1B	3,391	4,612	6,816	8,444	8,783
1C	4,521	6,149	9,087	11,257	11,709
1D	4,973	6,763	9,996	12,383	12,880
1E	5,787	7,870	11,632	14,410	14,988
2A	6,329	8,607	12,721	15,759	16,392
2B	7,460	10,146	14,995	18,575	19,321
2C	8,816	11,990	17,720	21,952	22,833
2D	9,947	13,528	19,993	24,768	25,763
3	10,625	14,556	21,994	27,944	29,219
4	12,885	17,652	26,672	33,888	35,434
5	15,598	21,369	32,288	41,023	42,895
6A	18,536	25,394	38,370	48,750	50,974
6B	20,797	28,492	43,050	54,696	57,192
7	23,961	32,827	49,599	63,017	65,893
8	34,360	47,073	71,125	90,367	94,490

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STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,255	4,427	6,543	8,105	8,430
1B	4,069	5,534	8,179	10,132	10,539
1C	5,425	7,378	10,904	13,508	14,051
1D	5,968	8,116	11,996	14,860	15,457
1E	6,944	9,444	13,957	17,291	17,985
2A	7,595	10,329	15,266	18,912	19,671
2B	8,951	12,173	17,992	22,288	23,183
2C	10,580	14,389	21,266	26,344	27,402
2D	11,936	16,233	23,991	29,721	30,914
3	12,749	17,466	26,390	33,530	35,060
4	15,462	21,183	32,006	40,665	42,521
5	18,717	25,642	38,744	49,226	51,472
6A	22,244	30,474	46,045	58,502	61,171
6B	24,956	34,190	51,659	65,634	68,629
7	28,753	39,392	59,519	75,620	79,071
8	41,232	56,488	85,350	108,440	113,388

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,436	4,673	6,906	8,556	8,899
1B	4,295	5,841	8,633	10,695	11,124
1C	5,727	7,789	11,511	14,260	14,833
1D	6,299	8,567	12,661	15,685	16,314
1E	7,330	9,969	14,733	18,252	18,985
2A	8,017	10,903	16,114	19,962	20,764
2B	9,449	12,851	18,992	23,528	24,473
2C	11,167	15,187	22,446	27,806	28,923
2D	12,599	17,135	25,324	31,372	32,631
3	13,458	18,437	27,858	35,395	37,010
4	16,321	22,360	33,784	42,924	44,883
5	19,757	27,067	40,897	51,961	54,332
6A	23,479	32,166	48,602	61,750	64,567
6B	26,343	36,090	54,530	69,282	72,443
7	30,351	41,581	62,827	79,823	83,465
8	43,522	59,625	90,091	114,463	119,686

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,617	4,919	7,270	9,006	9,368
1B	4,521	6,149	9,087	11,257	11,709
1C	6,028	8,198	12,116	15,010	15,613
1D	6,631	9,018	13,328	16,511	17,174
1E	7,716	10,494	15,509	19,213	19,984
2A	8,439	11,477	16,962	21,013	21,857
2B	9,946	13,527	19,991	24,766	25,760
2C	11,755	15,987	23,628	29,270	30,445
2D	13,262	18,036	26,657	33,022	34,349
3	14,166	19,407	29,324	37,257	38,957
4	17,180	23,537	35,563	45,183	47,245
5	20,797	28,492	43,050	54,696	57,192
6A	24,715	33,860	51,160	65,000	67,966
6B	27,729	37,989	57,399	72,927	76,255
7	31,948	43,769	66,132	84,023	87,857
8	45,813	62,764	94,833	120,488	125,986

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	746	1,015	1,499	1,858	1,932
1B	933	1,269	1,875	2,323	2,416
1C	1,243	1,690	2,498	3,095	3,219
1D	1,368	1,860	2,750	3,406	3,543
1E	1,591	2,164	3,198	3,962	4,121
2A	1,740	2,366	3,497	4,333	4,507
2B	2,052	2,791	4,125	5,109	5,315
2C	2,424	3,297	4,872	6,036	6,278
2D	2,735	3,720	5,497	6,810	7,084
3	2,922	4,003	6,049	7,685	8,036
4	3,543	4,854	7,334	9,318	9,743
5	4,289	5,876	8,878	11,280	11,795
6A	5,097	6,983	10,551	13,405	14,017
6B	5,719	7,835	11,838	15,041	15,727
7	6,589	9,027	13,639	17,329	18,120
8	9,449	12,945	19,559	24,851	25,985

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,289	1,753	2,591	3,210	3,339
1B	1,611	2,191	3,238	4,011	4,172
1C	2,147	2,920	4,315	5,346	5,561
1D	2,362	3,212	4,748	5,881	6,118
1E	2,749	3,739	5,525	6,845	7,120
2A	3,006	4,088	6,042	7,485	7,786
2B	3,544	4,820	7,123	8,825	9,179
2C	4,188	5,696	8,418	10,428	10,847
2D	4,724	6,425	9,495	11,763	12,235
3	5,046	6,913	10,445	13,271	13,877
4	6,120	8,384	12,668	16,096	16,830
5	7,409	10,150	15,337	19,486	20,375
6A	8,805	12,063	18,226	23,157	24,214
6B	9,879	13,534	20,450	25,982	27,167
7	11,381	15,592	23,559	29,932	31,298
8	16,321	22,360	33,784	42,924	44,883

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,035	2,768	4,090	5,067	5,271
1B	2,543	3,458	5,111	6,332	6,586
1C	3,391	4,612	6,816	8,444	8,783
1D	3,730	5,073	7,497	9,288	9,661
1E	4,340	5,902	8,723	10,807	11,241
2A	4,747	6,456	9,541	11,820	12,295
2B	5,595	7,609	11,246	13,932	14,491
2C	6,612	8,992	13,290	16,464	17,125
2D	7,460	10,146	14,995	18,575	19,321
3	7,968	10,916	16,494	20,956	21,912
4	9,664	13,240	20,004	25,416	26,576
5	11,698	16,026	24,215	30,766	32,170
6A	13,902	19,046	28,777	36,562	38,231
6B	15,598	21,369	32,288	41,023	42,895
7	17,971	24,620	37,200	47,264	49,420
8	25,770	35,305	53,344	67,775	70,868

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,442	3,321	4,908	6,081	6,325
1B	3,052	4,151	6,135	7,599	7,905
1C	4,069	5,534	8,179	10,132	10,539
1D	4,476	6,087	8,997	11,145	11,593
1E	5,208	7,083	10,468	12,968	13,489
2A	5,696	7,747	11,449	14,183	14,753
2B	6,714	9,131	13,495	16,718	17,389
2C	7,934	10,790	15,947	19,756	20,549
2D	8,951	12,173	17,992	22,288	23,183
3	9,562	13,100	19,793	25,148	26,296
4	11,597	15,888	24,006	30,500	31,892
5	14,037	19,231	29,057	36,917	38,602
6A	16,682	22,854	34,532	43,874	45,876
6B	18,717	25,642	38,744	49,226	51,472
7	21,565	29,544	44,640	56,716	59,304
8	30,924	42,366	64,013	81,330	85,041

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,577	3,505	5,180	6,417	6,674
1B	3,221	4,381	6,474	8,020	8,342
1C	4,295	5,841	8,633	10,695	11,124
1D	4,724	6,425	9,495	11,763	12,235
1E	5,498	7,477	11,051	13,690	14,240
2A	6,013	8,178	12,086	14,972	15,574
2B	7,087	9,638	14,245	17,647	18,355
2C	8,375	11,390	16,834	20,854	21,691
2D	9,449	12,851	18,992	23,528	24,473
3	10,093	13,827	20,893	26,545	27,756
4	12,241	16,770	25,339	32,194	33,663
5	14,817	20,299	30,671	38,969	40,747
6A	17,609	24,124	36,451	46,312	48,425
6B	19,757	27,067	40,897	51,961	54,332
7	22,763	31,185	47,119	59,867	62,598
8	32,642	44,720	67,569	85,848	89,766

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PHYSICIANS AND SURGEONS
STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,713	3,690	5,453	6,755	7,027
1B	3,391	4,612	6,816	8,444	8,783
1C	4,521	6,149	9,087	11,257	11,709
1D	4,973	6,763	9,996	12,383	12,880
1E	5,787	7,870	11,632	14,410	14,988
2A	6,329	8,607	12,721	15,759	16,392
2B	7,460	10,146	14,995	18,575	19,321
2C	8,816	11,990	17,720	21,952	22,833
2D	9,946	13,527	19,991	24,766	25,760
3	10,624	14,555	21,992	27,941	29,216
4	12,885	17,652	26,672	33,888	35,434
5	15,597	21,368	32,286	41,020	42,892
6A	18,536	25,394	38,370	48,750	50,974
6B	20,797	28,492	43,050	54,696	57,192
7	23,961	32,827	49,599	63,017	65,893
8	34,360	47,073	71,125	90,367	94,490

**The
Medical Protective Company**
Fort Wayne, Indiana 46835
Professional Protection Exclusively Since 1899

ILLINOIS - AREA 8

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	829	1,127	1,666	2,064	2,147
1B	1,036	1,409	2,082	2,580	2,683
1C	1,381	1,878	2,776	3,439	3,577
1D	1,519	2,066	3,053	3,782	3,934
1E	1,768	2,404	3,554	4,402	4,579
2A	1,934	2,630	3,887	4,816	5,009
2B	2,279	3,099	4,581	5,675	5,903
2C	2,694	3,664	5,415	6,708	6,977
2D	3,039	4,133	6,108	7,567	7,871
3	3,246	4,447	6,719	8,537	8,927
4	3,937	5,394	8,150	10,354	10,827
5	4,765	6,528	9,864	12,532	13,104
6A	5,663	7,758	11,722	14,894	15,573
6B	6,354	8,705	13,153	16,711	17,474
7	7,321	10,030	15,154	19,254	20,133
8	10,498	14,382	21,731	27,610	28,870

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,432	1,948	2,878	3,566	3,709
1B	1,789	2,433	3,596	4,455	4,634
1C	2,386	3,245	4,796	5,941	6,180
1D	2,624	3,569	5,274	6,534	6,796
1E	3,054	4,153	6,139	7,604	7,910
2A	3,340	4,542	6,713	8,317	8,651
2B	3,937	5,354	7,913	9,803	10,197
2C	4,653	6,328	9,353	11,586	12,051
2D	5,249	7,139	10,550	13,070	13,595
3	5,607	7,682	11,606	14,746	15,419
4	6,800	9,316	14,076	17,884	18,700
5	8,231	11,276	17,038	21,648	22,635
6A	9,782	13,401	20,249	25,727	26,901
6B	10,975	15,036	22,718	28,864	30,181
7	12,645	17,324	26,175	33,256	34,774
8	18,133	24,842	37,535	47,690	49,866

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,261	3,075	4,545	5,630	5,856
1B	2,825	3,842	5,678	7,034	7,317
1C	3,767	5,123	7,572	9,380	9,757
1D	4,144	5,636	8,329	10,319	10,733
1E	4,822	6,558	9,692	12,007	12,489
2A	5,274	7,173	10,601	13,132	13,660
2B	6,216	8,454	12,494	15,478	16,099
2C	7,346	9,991	14,765	18,292	19,026
2D	8,288	11,272	16,659	20,637	21,466
3	8,853	12,129	18,326	23,283	24,346
4	10,737	14,710	22,226	28,238	29,527
5	12,997	17,806	26,904	34,182	35,742
6A	15,446	21,161	31,973	40,623	42,477
6B	17,330	23,742	35,873	45,578	47,658
7	19,967	27,355	41,332	52,513	54,909
8	28,631	39,224	59,266	75,300	78,735

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,713	3,690	5,453	6,755	7,027
1B	3,390	4,610	6,814	8,441	8,780
1C	4,521	6,149	9,087	11,257	11,709
1D	4,973	6,763	9,996	12,383	12,880
1E	5,786	7,869	11,630	14,407	14,986
2A	6,329	8,607	12,721	15,759	16,392
2B	7,459	10,144	14,993	18,573	19,319
2C	8,816	11,990	17,720	21,952	22,833
2D	9,946	13,527	19,991	24,766	25,760
3	10,624	14,555	21,992	27,941	29,216
4	12,884	17,651	26,670	33,885	35,431
5	15,596	21,367	32,284	41,017	42,889
6A	18,535	25,393	38,367	48,747	50,971
6B	20,795	28,489	43,046	54,691	57,186
7	23,960	32,825	49,597	63,015	65,890
8	34,358	47,070	71,121	90,362	94,485

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,863	3,894	5,755	7,129	7,415
1B	3,579	4,867	7,194	8,912	9,270
1C	4,772	6,490	9,592	11,882	12,359
1D	5,249	7,139	10,550	13,070	13,595
1E	6,108	8,307	12,277	15,209	15,820
2A	6,680	9,085	13,427	16,633	17,301
2B	7,874	10,709	15,827	19,606	20,394
2C	9,305	12,655	18,703	23,169	24,100
2D	10,498	14,277	21,101	26,140	27,190
3	11,214	15,363	23,213	29,493	30,839
4	13,600	18,632	28,152	35,768	37,400
5	16,463	22,554	34,078	43,298	45,273
6A	19,564	26,803	40,497	51,453	53,801
6B	21,951	30,073	45,439	57,731	60,365
7	25,291	34,649	52,352	66,515	69,550
8	36,266	49,684	75,071	95,380	99,732

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,014	4,099	6,058	7,505	7,806
1B	3,767	5,123	7,572	9,380	9,757
1C	5,023	6,831	10,096	12,507	13,010
1D	5,525	7,514	11,105	13,757	14,310
1E	6,429	8,743	12,922	16,008	16,651
2A	7,032	9,564	14,134	17,510	18,213
2B	8,288	11,272	16,659	20,637	21,466
2C	9,795	13,321	19,688	24,390	25,369
2D	11,051	15,029	22,213	27,517	28,622
3	11,804	16,171	24,434	31,045	32,461
4	14,316	19,613	29,634	37,651	39,369
5	17,329	23,741	35,871	45,575	47,655
6A	20,594	28,214	42,630	54,162	56,634
6B	23,106	31,655	47,829	60,769	63,542
7	26,622	36,472	55,108	70,016	73,211
8	38,175	52,300	79,022	100,400	104,981

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ILLINOIS - AREA 9

PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	912	1,240	1,833	2,271	2,362
1B	1,140	1,550	2,291	2,839	2,953
1C	1,519	2,066	3,053	3,782	3,934
1D	1,671	2,273	3,359	4,161	4,328
1E	1,945	2,645	3,909	4,843	5,038
2A	2,127	2,893	4,275	5,296	5,509
2B	2,507	3,410	5,039	6,242	6,493
2C	2,963	4,030	5,956	7,378	7,674
2D	3,343	4,546	6,719	8,324	8,658
3	3,571	4,892	7,392	9,392	9,820
4	4,330	5,932	8,963	11,388	11,908
5	5,242	7,182	10,851	13,786	14,416
6A	6,230	8,535	12,896	16,385	17,133
6B	6,989	9,575	14,467	18,381	19,220
7	8,053	11,033	16,670	21,179	22,146
8	11,547	15,819	23,902	30,369	31,754

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,575	2,142	3,166	3,922	4,079
1B	1,968	2,676	3,956	4,900	5,097
1C	2,624	3,569	5,274	6,534	6,796
1D	2,887	3,926	5,803	7,189	7,477
1E	3,359	4,568	6,752	8,364	8,700
2A	3,674	4,997	7,385	9,148	9,516
2B	4,330	5,889	8,703	10,782	11,215
2C	5,118	6,960	10,287	12,744	13,256
2D	5,774	7,853	11,606	14,377	14,955
3	6,167	8,449	12,766	16,219	16,959
4	7,479	10,246	15,482	19,670	20,567
5	9,054	12,404	18,742	23,812	24,899
6A	10,760	14,741	22,273	28,299	29,590
6B	12,072	16,539	24,989	31,749	33,198
7	13,909	19,055	28,792	36,581	38,250
8	19,945	27,325	41,286	52,455	54,849

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,486	3,381	4,997	6,190	6,439
1B	3,108	4,227	6,247	7,739	8,050
1C	4,144	5,636	8,329	10,319	10,733
1D	4,559	6,200	9,164	11,352	11,808
1E	5,304	7,213	10,661	13,207	13,737
2A	5,801	7,889	11,660	14,444	15,025
2B	6,837	9,298	13,742	17,024	17,708
2C	8,081	10,990	16,243	20,122	20,930
2D	9,116	12,398	18,323	22,699	23,610
3	9,738	13,341	20,158	25,611	26,780
4	11,810	16,180	24,447	31,060	32,478
5	14,296	19,586	29,593	37,598	39,314
6A	16,990	23,276	35,169	44,684	46,723
6B	19,061	26,114	39,456	50,130	52,418
7	21,962	30,088	45,461	57,760	60,396
8	31,493	43,145	65,191	82,827	86,606

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,984	4,058	5,998	7,430	7,729
1B	3,730	5,073	7,497	9,288	9,661
1C	4,973	6,763	9,996	12,383	12,880
1D	5,470	7,439	10,995	13,620	14,167
1E	6,365	8,656	12,794	15,849	16,485
2A	6,962	9,468	13,994	17,335	18,032
2B	8,204	11,157	16,490	20,428	21,248
2C	9,697	13,188	19,491	24,146	25,115
2D	10,940	14,878	21,989	27,241	28,335
3	11,686	16,010	24,190	30,734	32,137
4	14,171	19,414	29,334	37,270	38,970
5	17,155	23,502	35,511	45,118	47,176
6A	20,388	27,932	42,203	53,620	56,067
6B	22,874	31,337	47,349	60,159	62,904
7	26,355	36,106	54,555	69,314	72,476
8	37,791	51,774	78,227	99,390	103,925

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,149	4,283	6,329	7,841	8,156
1B	3,937	5,354	7,913	9,803	10,197
1C	5,249	7,139	10,550	13,070	13,595
1D	5,774	7,853	11,606	14,377	14,955
1E	6,718	9,136	13,503	16,728	17,400
2A	7,348	9,993	14,769	18,297	19,031
2B	8,660	11,778	17,407	21,563	22,429
2C	10,235	13,920	20,572	25,485	26,509
2D	11,547	15,704	23,209	28,752	29,907
3	12,335	16,899	25,533	32,441	33,921
4	14,959	20,494	30,965	39,342	41,137
5	18,108	24,808	37,484	47,624	49,797
6A	21,520	29,482	44,546	56,598	59,180
6B	24,144	33,077	49,978	63,499	66,396
7	27,819	38,112	57,585	73,164	76,502
8	39,891	54,651	82,574	104,913	109,700

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PHYSICIANS AND SURGEONS

STANDARD CLAIMS MADE RATES

MATURE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,315	4,508	6,663	8,254	8,586
1B	4,144	5,636	8,329	10,319	10,733
1C	5,525	7,514	11,105	13,757	14,310
1D	6,078	8,266	12,217	15,134	15,742
1E	7,072	9,618	14,215	17,609	18,316
2A	7,735	10,520	15,547	19,260	20,034
2B	9,116	12,398	18,323	22,699	23,610
2C	10,774	14,653	21,656	26,827	27,905
2D	12,155	16,531	24,432	30,266	31,481
3	12,984	17,788	26,877	34,148	35,706
4	15,746	21,572	32,594	41,412	43,302
5	19,061	26,114	39,456	50,130	52,418
6A	22,653	31,035	46,892	59,577	62,296
6B	25,415	34,819	52,609	66,841	69,891
7	29,283	40,118	60,616	77,014	80,528
8	41,990	57,526	86,919	110,434	115,473

PHYSICIANS & SURGEONS

A. Classifications

1. Applicable to the Occurrence and Standard Claims-Made Programs.
2. The following classification plan shall be used to determine the appropriate rating class for each individual insured.

CLASS IA

NON-SURGICAL SPECIALISTS TO INCLUDE: ~~AEROSPACE MEDICINE, ALLERGY, DERMATOLOGY, FORENSIC MEDICINE, NUCLEAR MEDICINE, NUTRITION, OCCUPATIONAL MEDICINE, OPHTHALMOLOGY, PHYSIATRY, PREVENTATIVE MEDICINE AND PUBLIC HEALTH~~PSYCHIATRY.

CLASS IB

NON-SURGICAL SPECIALISTS TO INCLUDE: DERMATOLOGY, ENDOCRINOLOGY, GERIATRICS, GYNECOLOGY, HEMATOLOGY/ONCOLOGY, OTORHINOLARYNGOLOGY, FORENSIC MEDICINE, NUCLEAR MEDICINE, OCCUPATIONAL MEDICINE, PATHOLOGY, PEDIATRICS, PHARMACOLOGY, PSYCHIATRY, PHYSIATRY, PREVENTATIVE MEDICINE, PUBLIC HEALTH AND RHEUMATOLOGY~~AND SURGICAL SPECIALISTS PERFORMING NO SURGERY.~~

~~SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS IN DERMATOLOGY.~~

CLASS IC

NON-SURGICAL SPECIALISTS TO INCLUDE: ~~FAMILY/GENERAL PRACTICE, INTERNAL AEROSPACE MEDICINE AND, GERIATRICS, GYNECOLOGY, HEMATOLOGY/ONCOLOGY, NEPHROLOGY, NUTRITION, OTORHINOLARYNGOLOGY, PHARMACOLOGY AND SURGICAL SPECIALISTS PERFORMING NO SURGERY.~~

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS ~~IN~~INCLUDING: DERMATOLOGY AND OPHTHALMOLOGY.

CLASS ID

NON-SURGICAL SPECIALISTS ~~IN HOSPITALISTS~~TO INCLUDE: CARDIOLOGY (INCLUDING SWAN-GANZ), DIABETES, FAMILY/GENERAL PRACTICE AND INTERNAL MEDICINE.

SURGICAL SPECIALISTS IN OPHTHALMOLOGY.

CLASS IE

CLASS IIA

~~NON-SURGICAL SPECIALISTS TO INCLUDE: CARDIOLOGY (INCLUDING SWAN-GANZ),
DIABETES AND URGENT CARE.~~

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR
OWN PATIENTS INCLUDING: ENDOCRINOLOGY ~~AND PEDIATRICS, HOSPITALISTS,~~
NEPHROLOGY AND SHOCK THERAPY.

CLASS IIA

~~SURGICAL SPECIALISTS TO INCLUDE: ANESTHESIOLOGY, PAIN MANAGEMENT AND PAIN
MEDICINE.~~

CLASS IIB

NON-SURGICAL SPECIALISTS TO INCLUDE: DIAGNOSTIC RADIOLOGY, GASTROENTEROLOGY,
INFECTIOUS DISEASE, ~~NEONATOLOGY AND~~ NEUROLOGY AND URGENT CARE.

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR
OWN PATIENTS INCLUDING: ~~GERIATRICS, GYNECOLOGY, HEMATOLOGY/ONCOLOGY,
INTERNAL MEDICINE, NEPHROLOGY, OTORHINOLARYNGOLOGY, PATHOLOGY, PEDIATRICS
AND RADIATION THERAPY, SHOCK THERAPY AND SURGICAL SPECIALISTS PERFORMING
MINOR SURGERY – NOT OTHERWISE CLASSIFIED.~~

SURGICAL SPECIALISTS TO INCLUDE: ANESTHESIOLOGY, PAIN MANAGEMENT AND PAIN
MEDICINE.

CLASS IIB

CLASS IIC

NON-SURGICAL SPECIALISTS ~~INTO~~ INCLUDE: NEONATOLOGY AND PULMONARY DISEASE.

SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR
OWN PATIENTS INCLUDING: CARDIOLOGY (RIGHT HEART CATHETERIZATION),
~~GASTROENTEROLOGY AND INFECTIOUS DISEASE~~ DIAGNOSTIC RADIOLOGY,
GASTROENTEROLOGY, GERIATRICS, GYNECOLOGY, INFECTIOUS DISEASE, INTENSIVE CARE,
INTERNAL MEDICINE, OTORHINOLARYNGOLOGY, NEUROLOGY, RADIOPAQUE DYE
INJECTION, RADIOLOGY - INCLUDING MAMMOGRAPHY AND SURGICAL SPECIALISTS
PERFORMING MINOR SURGERY - NOT OTHERWISE CLASSIFIED.

GENERAL PRACTICE OR SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON OTHER THAN THEIR OWN PATIENTS - NOT PRIMARILY ENGAGED IN MAJOR SURGERY (NO DELIVERIES).

~~SURGICAL SPECIALISTS IN UROLOGY.~~
~~PHYSICIANS OTHERWISE IN CLASS IA, CLASS IB, CLASS IC, CLASS ID, CLASS 1E OR CLASS IIA PERFORMING ANY OF THE FOLLOWING: ACUPUNCTURE.~~

CLASS IIC

EMERGENCY MEDICINE WITH NO MAJOR SURGERY.

CLASS IID

~~SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: DIAGNOSTIC RADIOLOGY, RADIOLOGY INCLUDING MAMMOGRAPHY AND RADIOPAQUE DYE INJECTION.~~

CLASS IIIA

~~SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON THEIR OWN PATIENTS INCLUDING: INTENSIVE CARE AND NEUROLOGY.~~

GENERAL PRACTICE OR SPECIALISTS PERFORMING MINOR SURGERY OR ASSISTING IN MAJOR SURGERY ON OTHER THAN THEIR OWN PATIENTS - NOT PRIMARILY ENGAGED IN MAJOR SURGERY (INCLUDING DELIVERIES).

SURGICAL SPECIALISTS IN UROLOGY AND OTORHINOLARYNGOLOGY.

CLASS IID

SURGICAL SPECIALISTS TO INCLUDE: COLON AND RECTAL, FAMILY/GENERAL PRACTICE, GASTROENTEROLOGY, OTORHINOLARYNGOLOGY GERIATRICS AND PLASTIC SURGERY - NO ELECTED COSMETIC.

PHYSICIANS OTHERWISE IN CLASS IA, CLASS IB, CLASS IC, CLASS ID, CLASS 1E, CLASS IIA, CLASS IIB, CLASS IIC OR CLASS IID IIC PERFORMING ANY OF THE FOLLOWING: ACUPUNCTURE OR CARDIOLOGY (LEFT HEART CATHETERIZATION).

CLASS IIIB III

~~SURGICAL SPECIALISTS TO INCLUDE: COLON AND RECTAL, FAMILY/GENERAL PRACTICE AND GERIATRICS IN EMERGENCY MEDICINE.~~

CLASS IVA IV

~~EMERGENCY MEDICINE WITH NO MAJOR SURGERY.~~

SURGICAL SPECIALISTS TO INCLUDE: COSMETIC SURGERY, GYNECOLOGY, HAND SURGERY, HEAD AND NECK SURGERY, ORTHOPEDIC SURGERY (EXCLUDING SPINAL) AND PLASTIC SURGERY - NOT OTHERWISE CLASSIFIED.

CLASS IVB

~~SURGICAL SPECIALISTS IN EMERGENCY MEDICINE.~~

CLASS V

SURGICAL SPECIALISTS TO INCLUDE: CARDIOVASCULAR SURGERY, GENERAL SURGERY, THORACIC SURGERY AND VASCULAR SURGERY.

CLASS VIA

SURGICAL SPECIALISTS IN ORTHOPEDIC SURGERY (INCLUDING SPINAL ~~)-~~) AND ABDOMINAL SURGERY.

CLASS VIB

SURGICAL SPECIALISTS TO INCLUDE: ABDOMINAL BARIATRIC SURGERY, GENERAL OB/GYN AND TRAUMATIC SURGERY ~~AND OB/GYN.~~

CLASS VII

~~SURGICAL SPECIALISTS IN BARIATRIC SURGERY AND TRAUMATIC SURGERY.~~
RESERVED FOR FUTURE USE.

CLASS VIII

SURGICAL SPECIALISTS IN NEUROLOGICAL SURGERY.

2. Occurrence Program - Area 1

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	7,728	10,510	15,533	19,243	20,016
1B	10,304	14,013	20,711	25,657	26,687
1C	11,334	15,414	22,781	28,222	29,355
1D	13,189	17,937	26,510	32,841	34,160
2A	14,426	19,619	28,996	35,921	37,363
2B	17,002	23,123	34,174	42,335	44,035
2C	20,093	27,326	40,387	50,032	52,041
2D	22,669	30,830	45,565	56,446	58,713
3A	24,214	33,173	50,123	63,683	66,589
3B	26,790	36,702	55,455	70,458	73,673
4A	29,366	40,231	60,788	77,233	80,757
4B	31,942	43,761	66,120	84,007	87,841
5	40,186	55,055	83,185	105,689	110,512
6A	42,246	57,877	87,449	111,107	116,177
6B	47,398	64,935	98,114	124,657	130,345
7	54,611	74,817	113,045	143,627	150,180
8	78,310	107,285	162,102	205,955	215,353

2. Occurrence Program - Area 2

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,956	9,460	13,982	17,320	18,016
1B	9,274	12,613	18,641	23,092	24,020
1C	10,201	13,873	20,504	25,400	26,421
1D	11,871	16,145	23,861	29,559	30,746
2A	12,984	17,658	26,098	32,330	33,629
2B	15,302	20,811	30,757	38,102	39,632
2C	18,084	24,594	36,349	45,029	46,838
2D	20,403	27,748	41,010	50,803	52,844
3A	21,794	29,858	45,114	57,318	59,934
3B	24,112	33,033	49,912	63,415	66,308
4A	26,431	36,210	54,712	69,514	72,685
4B	28,749	39,386	59,510	75,610	79,060
5	36,169	49,552	74,870	95,124	99,465
6A	38,023	52,092	78,708	100,000	104,563
6B	42,660	58,444	88,306	112,196	117,315
7	49,152	67,338	101,745	129,270	135,168
8	70,482	96,560	145,898	185,368	193,826

2. Occurrence Program - Area 3

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,569	8,934	13,204	16,357	17,014
1B	8,758	11,911	17,604	21,807	22,683
1C	9,634	13,102	19,364	23,989	24,952
1D	11,210	15,246	22,532	27,913	29,034
2A	12,261	16,675	24,645	30,530	31,756
2B	14,451	19,653	29,047	35,983	37,428
2C	17,078	23,226	34,327	42,524	44,232
2D	19,268	26,204	38,729	47,977	49,904
3A	20,581	28,196	42,603	54,128	56,598
3B	22,771	31,196	47,136	59,888	62,620
4A	24,960	34,195	51,667	65,645	68,640
4B	27,150	37,196	56,201	71,405	74,663
5	34,156	46,794	70,703	89,830	93,929
6A	35,908	49,194	74,330	94,438	98,747
6B	40,287	55,193	83,394	105,955	110,789
7	46,417	63,591	96,083	122,077	127,647
8	66,561	91,189	137,781	175,055	183,043

2. Occurrence Program - Area 4

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,796	7,883	11,650	14,432	15,012
1B	7,728	10,510	15,533	19,243	20,016
1C	8,501	11,561	17,087	21,167	22,018
1D	9,892	13,453	19,883	24,631	25,620
2A	10,819	14,714	21,746	26,939	28,021
2B	12,751	17,341	25,630	31,750	33,025
2C	15,070	20,495	30,291	37,524	39,031
2D	17,002	23,123	34,174	42,335	44,035
3A	18,161	24,881	37,593	47,763	49,943
3B	20,093	27,527	41,593	52,845	55,256
4A	22,025	30,174	45,592	57,926	60,569
4B	23,957	32,821	49,591	63,007	65,882
5	30,139	41,290	62,388	79,266	82,882
6A	31,685	43,408	65,588	83,332	87,134
6B	35,549	48,702	73,586	93,494	97,760
7	40,958	56,112	84,783	107,720	112,635
8	58,733	80,464	121,577	154,468	161,516

2. Occurrence Program - Area 5

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,410	7,358	10,874	13,471	14,012
1B	7,213	9,810	14,498	17,960	18,682
1C	7,934	10,790	15,947	19,756	20,549
1D	9,233	12,557	18,558	22,990	23,913
2A	10,098	13,733	20,297	25,144	26,154
2B	11,901	16,185	23,921	29,633	30,824
2C	14,065	19,128	28,271	35,022	36,428
2D	15,869	21,582	31,897	39,514	41,101
3A	16,951	23,223	35,089	44,581	46,615
3B	18,754	25,693	38,821	49,323	51,574
4A	20,557	28,163	42,553	54,065	56,532
4B	22,360	30,633	46,285	58,807	61,490
5	28,131	38,539	58,231	73,985	77,360
6A	29,573	40,515	61,216	77,777	81,326
6B	33,180	45,457	68,683	87,263	91,245
7	38,229	52,374	79,134	100,542	105,130
8	54,819	75,102	113,475	144,174	150,752

2. Occurrence Program - Area 6

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,637	6,306	9,320	11,546	12,010
1B	6,182	8,408	12,426	15,393	16,011
1C	6,800	9,248	13,668	16,932	17,612
1D	7,913	10,762	15,905	19,703	20,495
2A	8,655	11,771	17,397	21,551	22,416
2B	10,200	13,872	20,502	25,398	26,418
2C	12,055	16,395	24,231	30,017	31,222
2D	13,600	18,496	27,336	33,864	35,224
3A	14,528	19,903	30,073	38,209	39,952
3B	16,073	22,020	33,271	42,272	44,201
4A	17,619	24,138	36,471	46,338	48,452
4B	19,164	26,255	39,669	50,401	52,701
5	24,110	33,031	49,908	63,409	66,303
6A	25,346	34,724	52,466	66,660	69,702
6B	28,437	38,959	58,865	74,789	78,202
7	32,765	44,888	67,824	86,172	90,104
8	46,983	64,367	97,255	123,565	129,203

2. Occurrence Program - Area 7

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,478	4,730	6,991	8,660	9,008
1B	4,637	6,306	9,320	11,546	12,010
1C	5,101	6,937	10,253	12,701	13,212
1D	5,935	8,072	11,929	14,778	15,372
2A	6,492	8,829	13,049	16,165	16,814
2B	7,651	10,405	15,379	19,051	19,816
2C	9,042	12,297	18,174	22,515	23,419
2D	10,201	13,873	20,504	25,400	26,421
3A	10,897	14,929	22,557	28,659	29,967
3B	12,056	16,517	24,956	31,707	33,154
4A	13,215	18,105	27,355	34,755	36,341
4B	14,375	19,694	29,756	37,806	39,531
5	18,084	24,775	37,434	47,561	49,731
6A	19,012	26,046	39,355	50,002	52,283
6B	21,330	29,222	44,153	56,098	58,658
7	24,576	33,669	50,872	64,635	67,584
8	35,241	48,280	72,949	92,684	96,913

2. Occurrence Program - Area 8

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,864	5,255	7,767	9,621	10,008
1B	5,152	7,007	10,356	12,828	13,344
1C	5,667	7,707	11,391	14,111	14,678
1D	6,595	8,969	13,256	16,422	17,081
2A	7,213	9,810	14,498	17,960	18,682
2B	8,501	11,561	17,087	21,167	22,018
2C	10,046	13,663	20,192	25,015	26,019
2D	11,334	15,414	22,781	28,222	29,355
3A	12,107	16,587	25,061	31,841	33,294
3B	13,395	18,351	27,728	35,229	36,836
4A	14,683	20,116	30,394	38,616	40,378
4B	15,971	21,880	33,060	42,004	43,920
5	20,093	27,527	41,593	52,845	55,256
6A	21,123	28,939	43,725	55,553	58,088
6B	23,699	32,468	49,057	62,328	65,172
7	27,306	37,409	56,523	71,815	75,092
8	39,155	53,642	81,051	102,978	107,676

2. Occurrence Program - Area 9

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,250	5,780	8,543	10,583	11,008
1B	5,667	7,707	11,391	14,111	14,678
1C	6,234	8,478	12,530	15,523	16,146
1D	7,254	9,865	14,581	18,062	18,788
2A	7,934	10,790	15,947	19,756	20,549
2B	9,351	12,717	18,796	23,284	24,219
2C	11,051	15,029	22,213	27,517	28,622
2D	12,467	16,955	25,059	31,043	32,290
3A	13,317	18,244	27,566	35,024	36,622
3B	14,734	20,186	30,499	38,750	40,519
4A	16,151	22,127	33,433	42,477	44,415
4B	17,568	24,068	36,366	46,204	48,312
5	22,101	30,278	45,749	58,126	60,778
6A	23,235	31,832	48,096	61,108	63,896
6B	26,068	35,713	53,961	68,559	71,687
7	30,035	41,148	62,172	78,992	82,596
8	43,069	59,005	89,153	113,271	118,440

3. Standard Claims-Made Programs - Area 1

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,072	2,818	4,165	5,159	5,366
1B	2,763	3,758	5,554	6,880	7,156
1C	3,039	4,133	6,108	7,567	7,871
1D	3,536	4,809	7,107	8,805	9,158
2A	3,868	5,260	7,775	9,631	10,018
2B	4,558	6,199	9,162	11,349	11,805
2C	5,387	7,326	10,828	13,414	13,952
2D	6,078	8,266	12,217	15,134	15,742
3A	6,492	8,894	13,438	17,074	17,853
3B	7,183	9,841	14,869	18,891	19,753
4A	7,874	10,787	16,299	20,709	21,654
4B	8,564	11,733	17,727	22,523	23,551
5	10,774	14,760	22,302	28,336	29,629
6A	11,327	15,518	23,447	29,790	31,149
6B	12,708	17,410	26,306	33,422	34,947
7	14,642	20,060	30,309	38,508	40,266
8	20,996	28,765	43,462	55,219	57,739

3. Standard Claims-Made Programs - Area 1

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,579	4,867	7,194	8,912	9,270
1B	4,772	6,490	9,592	11,882	12,359
1C	5,249	7,139	10,550	13,070	13,595
1D	6,108	8,307	12,277	15,209	15,820
2A	6,680	9,085	13,427	16,633	17,301
2B	7,874	10,709	15,827	19,606	20,394
2C	9,305	12,655	18,703	23,169	24,100
2D	10,498	14,277	21,101	26,140	27,190
3A	11,214	15,363	23,213	29,493	30,839
3B	12,407	16,998	25,682	32,630	34,119
4A	13,600	18,632	28,152	35,768	37,400
4B	14,793	20,266	30,622	38,906	40,681
5	18,610	25,496	38,523	48,944	51,178
6A	19,565	26,804	40,500	51,456	53,804
6B	21,951	30,073	45,439	57,731	60,365
7	25,291	34,649	52,352	66,515	69,550
8	36,266	49,684	75,071	95,380	99,732

3. Standard Claims-Made Programs - Area 1

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,651	7,685	11,359	14,071	14,636
1B	7,535	10,248	15,145	18,762	19,516
1C	8,288	11,272	16,659	20,637	21,466
1D	9,644	13,116	19,384	24,014	24,978
2A	10,548	14,345	21,201	26,265	27,319
2B	12,432	16,908	24,988	30,956	32,199
2C	14,693	19,982	29,533	36,586	38,055
2D	16,576	22,543	33,318	41,274	42,932
3A	17,706	24,257	36,651	46,567	48,692
3B	19,590	26,838	40,551	51,522	53,873
4A	21,473	29,418	44,449	56,474	59,051
4B	23,357	31,999	48,349	61,429	64,232
5	29,384	40,256	60,825	77,280	80,806
6A	30,892	42,322	63,946	81,246	84,953
6B	34,659	47,483	71,744	91,153	95,312
7	39,933	54,708	82,661	105,024	109,816
8	57,263	78,450	118,534	150,602	157,473

3. Standard Claims-Made Programs - Area 1

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,782	9,224	13,632	16,887	17,565
1B	9,041	12,296	18,172	22,512	23,416
1C	9,946	13,527	19,991	24,766	25,760
1D	11,573	15,739	23,262	28,817	29,974
2A	12,658	17,215	25,443	31,518	32,784
2B	14,918	20,288	29,985	37,146	38,638
2C	17,631	23,978	35,438	43,901	45,664
2D	19,891	27,052	39,981	49,529	51,518
3A	21,247	29,108	43,981	55,880	58,429
3B	23,508	32,206	48,662	61,826	64,647
4A	25,768	35,302	53,340	67,770	70,862
4B	28,029	38,400	58,020	73,716	77,080
5	35,261	48,308	72,990	92,736	96,968
6A	37,070	50,786	76,735	97,494	101,943
6B	41,591	56,980	86,093	109,384	114,375
7	47,920	65,650	99,194	126,030	131,780
8	68,715	94,140	142,240	180,720	188,966

3. Standard Claims-Made Programs - Area 1

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	7,158	9,735	14,388	17,823	18,539
1B	9,544	12,980	19,183	23,765	24,719
1C	10,498	14,277	21,101	26,140	27,190
1D	12,216	16,614	24,554	30,418	31,639
2A	13,361	18,171	26,856	33,269	34,605
2B	15,747	21,416	31,651	39,210	40,785
2C	18,611	25,311	37,408	46,341	48,202
2D	20,996	28,555	42,202	52,280	54,380
3A	22,428	30,726	46,426	58,986	61,677
3B	24,814	33,995	51,365	65,261	68,239
4A	27,199	37,263	56,302	71,533	74,797
4B	29,586	40,533	61,243	77,811	81,362
5	37,220	50,991	77,045	97,889	102,355
6A	39,130	53,608	80,999	102,912	107,608
6B	43,901	60,144	90,875	115,460	120,728
7	50,582	69,297	104,705	133,031	139,101
8	72,533	99,370	150,143	190,762	199,466

3. Standard Claims-Made Programs - Area 1

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	7,535	10,248	15,145	18,762	19,516
1B	10,046	13,663	20,192	25,015	26,019
1C	11,051	15,029	22,213	27,517	28,622
1D	12,859	17,488	25,847	32,019	33,305
2A	14,064	19,127	28,269	35,019	36,426
2B	16,576	22,543	33,318	41,274	42,932
2C	19,590	26,642	39,376	48,779	50,738
2D	22,101	30,057	44,423	55,031	57,242
3A	23,608	32,343	48,869	62,089	64,922
3B	26,120	35,784	54,068	68,696	71,830
4A	28,631	39,224	59,266	75,300	78,735
4B	31,143	42,666	64,466	81,906	85,643
5	39,179	53,675	81,101	103,041	107,742
6A	41,189	56,429	85,261	108,327	113,270
6B	46,212	63,310	95,659	121,538	127,083
7	53,244	72,944	110,215	140,032	146,421
8	76,350	104,600	158,045	200,801	209,963

3. Standard Claims-Made Programs - Area 2

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,865	2,536	3,749	4,644	4,830
1B	2,486	3,381	4,997	6,190	6,439
1C	2,735	3,720	5,497	6,810	7,084
1D	3,182	4,328	6,396	7,923	8,241
2A	3,481	4,734	6,997	8,668	9,016
2B	4,102	5,579	8,245	10,214	10,624
2C	4,848	6,593	9,744	12,072	12,556
2D	5,470	7,439	10,995	13,620	14,167
3A	5,843	8,005	12,095	15,367	16,068
3B	6,464	8,856	13,380	17,000	17,776
4A	7,086	9,708	14,668	18,636	19,487
4B	7,707	10,559	15,953	20,269	21,194
5	9,697	13,285	20,073	25,503	26,667
6A	10,194	13,966	21,102	26,810	28,034
6B	11,437	15,669	23,675	30,079	31,452
7	13,177	18,052	27,276	34,656	36,237
8	18,896	25,888	39,115	49,696	51,964

3. Standard Claims-Made Programs - Area 2

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,221	4,381	6,474	8,020	8,342
1B	4,294	5,840	8,631	10,692	11,121
1C	4,724	6,425	9,495	11,763	12,235
1D	5,497	7,476	11,049	13,688	14,237
2A	6,012	8,176	12,084	14,970	15,571
2B	7,086	9,637	14,243	17,644	18,353
2C	8,374	11,389	16,832	20,851	21,689
2D	9,448	12,849	18,990	23,526	24,470
3A	10,092	13,826	20,890	26,542	27,753
3B	11,166	15,297	23,114	29,367	30,707
4A	12,239	16,767	25,335	32,189	33,657
4B	13,313	18,239	27,558	35,013	36,611
5	16,749	22,946	34,670	44,050	46,060
6A	17,607	24,122	36,446	46,306	48,419
6B	19,755	27,064	40,893	51,956	54,326
7	22,761	31,183	47,115	59,861	62,593
8	32,638	44,714	67,561	85,838	89,755

3. Standard Claims-Made Programs - Area 2

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,086	6,917	10,223	12,664	13,173
1B	6,781	9,222	13,630	16,885	17,563
1C	7,459	10,144	14,993	18,573	19,319
1D	8,679	11,803	17,445	21,611	22,479
2A	9,493	12,910	19,081	23,638	24,587
2B	11,189	15,217	22,490	27,861	28,980
2C	13,223	17,983	26,578	32,925	34,248
2D	14,918	20,288	29,985	37,146	38,638
3A	15,935	21,831	32,985	41,909	43,821
3B	17,630	24,153	36,494	46,367	48,483
4A	19,325	26,475	40,003	50,825	53,144
4B	21,020	28,797	43,511	55,283	57,805
5	26,445	36,230	54,741	69,550	72,724
6A	27,801	38,087	57,548	73,117	76,453
6B	31,192	42,733	64,567	82,035	85,778
7	35,938	49,235	74,392	94,517	98,830
8	51,534	70,602	106,675	135,534	141,719

3. Standard Claims-Made Programs - Area 2

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,103	8,300	12,267	15,196	15,807
1B	8,137	11,066	16,355	20,261	21,075
1C	8,951	12,173	17,992	22,288	23,183
1D	10,415	14,164	20,934	25,933	26,975
2A	11,391	15,492	22,896	28,364	29,503
2B	13,426	18,259	26,986	33,431	34,773
2C	15,867	21,579	31,893	39,509	41,096
2D	17,901	24,345	35,981	44,573	46,364
3A	19,121	26,196	39,580	50,288	52,583
3B	21,156	28,984	43,793	55,640	58,179
4A	23,190	31,770	48,003	60,990	63,773
4B	25,224	34,557	52,214	66,339	69,366
5	31,734	43,476	65,689	83,460	87,269
6A	33,361	45,705	69,057	87,739	91,743
6B	37,430	51,279	77,480	98,441	102,933
7	43,125	59,081	89,269	113,419	118,594
8	61,841	84,722	128,011	162,642	170,063

3. Standard Claims-Made Programs - Area 2

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,442	8,761	12,948	16,041	16,685
1B	8,589	11,681	17,264	21,387	22,246
1C	9,448	12,849	18,990	23,526	24,470
1D	10,993	14,950	22,096	27,373	28,472
2A	12,024	16,353	24,168	29,940	31,142
2B	14,172	19,274	28,486	35,288	36,705
2C	16,749	22,779	33,665	41,705	43,380
2D	18,896	25,699	37,981	47,051	48,941
3A	20,184	27,652	41,781	53,084	55,506
3B	22,332	30,595	46,227	58,733	61,413
4A	24,479	33,536	50,672	64,380	67,317
4B	26,626	36,478	55,116	70,026	73,222
5	33,497	45,891	69,339	88,097	92,117
6A	35,215	48,245	72,895	92,615	96,841
6B	39,510	54,129	81,786	103,911	108,653
7	45,521	62,364	94,228	119,720	125,183
8	65,276	89,428	135,121	171,676	179,509

3. Standard Claims-Made Programs - Area 2

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,781	9,222	13,630	16,885	17,563
1B	9,041	12,296	18,172	22,512	23,416
1C	9,945	13,525	19,989	24,763	25,758
1D	11,572	15,738	23,260	28,814	29,971
2A	12,657	17,214	25,441	31,516	32,782
2B	14,918	20,288	29,985	37,146	38,638
2C	17,630	23,977	35,436	43,899	45,662
2D	19,890	27,050	39,979	49,526	51,515
3A	21,246	29,107	43,979	55,877	58,427
3B	23,507	32,205	48,659	61,823	64,644
4A	25,767	35,301	53,338	67,767	70,859
4B	28,027	38,397	58,016	73,711	77,074
5	35,260	48,306	72,988	92,734	96,965
6A	37,068	50,783	76,731	97,489	101,937
6B	41,589	56,977	86,089	109,379	114,370
7	47,917	65,646	99,188	126,022	131,772
8	68,712	94,135	142,234	180,713	188,958

3. Standard Claims-Made Programs - Area 3

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,761	2,395	3,540	4,385	4,561
1B	2,348	3,193	4,719	5,847	6,081
1C	2,583	3,513	5,192	6,432	6,690
1D	3,006	4,088	6,042	7,485	7,786
2A	3,288	4,472	6,609	8,187	8,516
2B	3,874	5,269	7,787	9,646	10,034
2C	4,579	6,227	9,204	11,402	11,860
2D	5,166	7,026	10,384	12,863	13,380
3A	5,518	7,560	11,422	14,512	15,175
3B	6,105	8,364	12,637	16,056	16,789
4A	6,692	9,168	13,852	17,600	18,403
4B	7,280	9,974	15,070	19,146	20,020
5	9,158	12,546	18,957	24,086	25,185
6A	9,628	13,190	19,930	25,322	26,477
6B	10,802	14,799	22,360	28,409	29,706
7	12,446	17,051	25,763	32,733	34,227
8	17,846	24,449	36,941	46,935	49,077

3. Standard Claims-Made Programs - Area 3

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,042	4,137	6,114	7,575	7,879
1B	4,056	5,516	8,153	10,099	10,505
1C	4,462	6,068	8,969	11,110	11,557
1D	5,192	7,061	10,436	12,928	13,447
2A	5,679	7,723	11,415	14,141	14,709
2B	6,692	9,101	13,451	16,663	17,332
2C	7,909	10,756	15,897	19,693	20,484
2D	8,923	12,135	17,935	22,218	23,111
3A	9,532	13,059	19,731	25,069	26,213
3B	10,545	14,447	21,828	27,733	28,999
4A	11,560	15,837	23,929	30,403	31,790
4B	12,574	17,226	26,028	33,070	34,579
5	15,818	21,671	32,743	41,601	43,500
6A	16,630	22,783	34,424	43,737	45,733
6B	18,658	25,561	38,622	49,071	51,310
7	21,497	29,451	44,499	56,537	59,117
8	30,826	42,232	63,810	81,072	84,772

3. Standard Claims-Made Programs - Area 3

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,803	6,532	9,654	11,959	12,440
1B	6,404	8,709	12,872	15,946	16,586
1C	7,045	9,581	14,160	17,542	18,247
1D	8,198	11,149	16,478	20,413	21,233
2A	8,966	12,194	18,022	22,325	23,222
2B	10,567	14,371	21,240	26,312	27,369
2C	12,488	16,984	25,101	31,095	32,344
2D	14,090	19,162	28,321	35,084	36,493
3A	15,050	20,619	31,154	39,582	41,388
3B	16,651	22,812	34,468	43,792	45,790
4A	18,252	25,005	37,782	48,003	50,193
4B	19,853	27,199	41,096	52,213	54,596
5	24,977	34,218	51,702	65,690	68,687
6A	26,258	35,973	54,354	69,059	72,210
6B	29,459	40,359	60,980	77,477	81,012
7	33,943	46,502	70,262	89,270	93,343
8	48,672	66,681	100,751	128,007	133,848

3. Standard Claims-Made Programs - Area 3

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,764	7,839	11,586	14,352	14,929
1B	7,685	10,452	15,447	19,136	19,904
1C	8,454	11,497	16,993	21,050	21,896
1D	9,837	13,378	19,772	24,494	25,478
2A	10,760	14,634	21,628	26,792	27,868
2B	12,680	17,245	25,487	31,573	32,841
2C	14,986	20,381	30,122	37,315	38,814
2D	16,907	22,994	33,983	42,098	43,789
3A	18,060	24,742	37,384	47,498	49,665
3B	19,981	27,374	41,361	52,550	54,948
4A	21,902	30,006	45,337	57,602	60,231
4B	23,824	32,639	49,316	62,657	65,516
5	29,972	41,062	62,042	78,826	82,423
6A	31,509	43,167	65,224	82,869	86,650
6B	35,351	48,431	73,177	92,973	97,215
7	40,731	55,801	84,313	107,123	112,010
8	58,406	80,016	120,900	153,608	160,617

3. Standard Claims-Made Programs - Area 3

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,084	8,274	12,229	15,149	15,758
1B	8,112	11,032	16,305	20,199	21,010
1C	8,923	12,135	17,935	22,218	23,111
1D	10,384	14,122	20,872	25,856	26,895
2A	11,357	15,446	22,828	28,279	29,415
2B	13,385	18,204	26,904	33,329	34,667
2C	15,818	21,512	31,794	39,387	40,969
2D	17,847	24,272	35,872	44,439	46,224
3A	19,064	26,118	39,462	50,138	52,426
3B	21,091	28,895	43,658	55,469	58,000
4A	23,119	31,673	47,856	60,803	63,577
4B	25,147	34,451	52,054	66,137	69,154
5	31,637	43,343	65,489	83,205	87,002
6A	33,260	45,566	68,848	87,474	91,465
6B	37,315	51,122	77,242	98,138	102,616
7	42,994	58,902	88,998	113,074	118,234
8	61,651	84,462	127,618	162,142	169,540

3. Standard Claims-Made Programs - Area 3

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,404	8,709	12,872	15,946	16,586
1B	8,539	11,613	17,163	21,262	22,116
1C	9,393	12,774	18,880	23,389	24,328
1D	10,930	14,865	21,969	27,216	28,309
2A	11,955	16,259	24,030	29,768	30,963
2B	14,089	19,161	28,319	35,082	36,491
2C	16,651	22,645	33,469	41,461	43,126
2D	18,786	25,549	37,760	46,777	48,656
3A	20,067	27,492	41,539	52,776	55,184
3B	22,201	30,415	45,956	58,389	61,053
4A	24,336	33,340	50,376	64,004	66,924
4B	26,471	36,265	54,795	69,619	72,795
5	33,302	45,624	68,935	87,584	91,581
6A	35,010	47,964	72,471	92,076	96,278
6B	39,279	53,812	81,308	103,304	108,017
7	45,257	62,002	93,682	119,026	124,457
8	64,896	88,908	134,335	170,676	178,464

3. Standard Claims-Made Programs - Area 4

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,554	2,113	3,124	3,869	4,025
1B	2,072	2,818	4,165	5,159	5,366
1C	2,279	3,099	4,581	5,675	5,903
1D	2,652	3,607	5,331	6,603	6,869
2A	2,901	3,945	5,831	7,223	7,514
2B	3,419	4,650	6,872	8,513	8,855
2C	4,041	5,496	8,122	10,062	10,466
2D	4,559	6,200	9,164	11,352	11,808
3A	4,869	6,671	10,079	12,805	13,390
3B	5,388	7,382	11,153	14,170	14,817
4A	5,906	8,091	12,225	15,533	16,242
4B	6,424	8,801	13,298	16,895	17,666
5	8,081	11,071	16,728	21,253	22,223
6A	8,496	11,640	17,587	22,344	23,364
6B	9,532	13,059	19,731	25,069	26,213
7	10,982	15,045	22,733	28,883	30,201
8	15,748	21,575	32,598	41,417	43,307

3. Standard Claims-Made Programs - Area 4

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,684	3,650	5,395	6,683	6,952
1B	3,579	4,867	7,194	8,912	9,270
1C	3,937	5,354	7,913	9,803	10,197
1D	4,581	6,230	9,208	11,407	11,865
2A	5,011	6,815	10,072	12,477	12,978
2B	5,906	8,032	11,871	14,706	15,297
2C	6,979	9,491	14,028	17,378	18,076
2D	7,874	10,709	15,827	19,606	20,394
3A	8,411	11,523	17,411	22,121	23,130
3B	9,306	12,749	19,263	24,475	25,592
4A	10,201	13,975	21,116	26,829	28,053
4B	11,096	15,202	22,969	29,182	30,514
5	13,959	19,124	28,895	36,712	38,387
6A	14,675	20,105	30,377	38,595	40,356
6B	16,464	22,556	34,080	43,300	45,276
7	18,970	25,989	39,268	49,891	52,168
8	27,201	37,265	56,306	71,539	74,803

3. Standard Claims-Made Programs - Area 4

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,238	5,764	8,518	10,553	10,976
1B	5,651	7,685	11,359	14,071	14,636
1C	6,217	8,455	12,496	15,480	16,102
1D	7,234	9,838	14,540	18,013	18,736
2A	7,912	10,760	15,903	19,701	20,492
2B	9,325	12,682	18,743	23,219	24,152
2C	11,020	14,987	22,150	27,440	28,542
2D	12,433	16,909	24,990	30,958	32,201
3A	13,280	18,194	27,490	34,926	36,520
3B	14,693	20,129	30,415	38,643	40,406
4A	16,106	22,065	33,339	42,359	44,292
4B	17,519	24,001	36,264	46,075	48,177
5	22,040	30,195	45,623	57,965	60,610
6A	23,171	31,744	47,964	60,940	63,720
6B	25,996	35,615	53,812	68,369	71,489
7	29,952	41,034	62,001	78,774	82,368
8	42,950	58,842	88,907	112,959	118,113

3. Standard Claims-Made Programs - Area 4

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,086	6,917	10,223	12,664	13,173
1B	6,782	9,224	13,632	16,887	17,565
1C	7,460	10,146	14,995	18,575	19,321
1D	8,681	11,806	17,449	21,616	22,484
2A	9,494	12,912	19,083	23,640	24,589
2B	11,190	15,218	22,492	27,863	28,982
2C	13,224	17,985	26,580	32,928	34,250
2D	14,919	20,290	29,987	37,148	38,640
3A	15,936	21,832	32,988	41,912	43,824
3B	17,632	24,156	36,498	46,372	48,488
4A	19,328	26,479	40,009	50,833	53,152
4B	21,023	28,802	43,518	55,290	57,813
5	26,448	36,234	54,747	69,558	72,732
6A	27,805	38,093	57,556	73,127	76,464
6B	31,195	42,737	64,574	82,043	85,786
7	35,942	49,241	74,400	94,527	98,841
8	51,539	70,608	106,686	135,548	141,732

3. Standard Claims-Made Programs - Area 4

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,368	7,300	10,790	13,366	13,903
1B	7,158	9,735	14,388	17,823	18,539
1C	7,875	10,710	15,829	19,609	20,396
1D	9,163	12,462	18,418	22,816	23,732
2A	10,022	13,630	20,144	24,955	25,957
2B	11,811	16,063	23,740	29,409	30,590
2C	13,958	18,983	28,056	34,755	36,151
2D	15,748	21,417	31,653	39,213	40,787
3A	16,822	23,046	34,822	44,242	46,261
3B	18,611	25,497	38,525	48,947	51,180
4A	20,401	27,949	42,230	53,655	56,103
4B	22,191	30,402	45,935	58,362	61,025
5	27,918	38,248	57,790	73,424	76,775
6A	29,349	40,208	60,752	77,188	80,710
6B	32,928	45,111	68,161	86,601	90,552
7	37,939	51,976	78,534	99,780	104,332
8	54,403	74,532	112,614	143,080	149,608

3. Standard Claims-Made Programs - Area 4

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,651	7,685	11,359	14,071	14,636
1B	7,535	10,248	15,145	18,762	19,516
1C	8,289	11,273	16,661	20,640	21,469
1D	9,645	13,117	19,386	24,016	24,981
2A	10,549	14,347	21,203	26,267	27,322
2B	12,433	16,909	24,990	30,958	32,201
2C	14,693	19,982	29,533	36,586	38,055
2D	16,577	22,545	33,320	41,277	42,934
3A	17,707	24,259	36,653	46,569	48,694
3B	19,591	26,840	40,553	51,524	53,875
4A	21,475	29,421	44,453	56,479	59,056
4B	23,359	32,002	48,353	61,434	64,237
5	29,387	40,260	60,831	77,288	80,814
6A	30,894	42,325	63,951	81,251	84,959
6B	34,661	47,486	71,748	91,158	95,318
7	39,936	54,712	82,668	105,032	109,824
8	57,266	78,454	118,541	150,610	157,482

3. Standard Claims-Made Programs - Area 5

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,450	1,972	2,915	3,611	3,756
1B	1,934	2,630	3,887	4,816	5,009
1C	2,127	2,893	4,275	5,296	5,509
1D	2,475	3,366	4,975	6,163	6,410
2A	2,707	3,682	5,441	6,740	7,011
2B	3,191	4,340	6,414	7,946	8,265
2C	3,771	5,129	7,580	9,390	9,767
2D	4,254	5,785	8,551	10,592	11,018
3A	4,544	6,225	9,406	11,951	12,496
3B	5,028	6,888	10,408	13,224	13,827
4A	5,511	7,550	11,408	14,494	15,155
4B	5,995	8,213	12,410	15,767	16,486
5	7,542	10,333	15,612	19,835	20,741
6A	7,929	10,863	16,413	20,853	21,805
6B	8,895	12,186	18,413	23,394	24,461
7	10,249	14,041	21,215	26,955	28,185
8	14,697	20,135	30,423	38,653	40,417

3. Standard Claims-Made Programs - Area 5

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,505	3,407	5,035	6,237	6,488
1B	3,340	4,542	6,713	8,317	8,651
1C	3,674	4,997	7,385	9,148	9,516
1D	4,275	5,814	8,593	10,645	11,072
2A	4,676	6,359	9,399	11,643	12,111
2B	5,511	7,495	11,077	13,722	14,273
2C	6,513	8,858	13,091	16,217	16,869
2D	7,348	9,993	14,769	18,297	19,031
3A	7,849	10,753	16,247	20,643	21,585
3B	8,684	11,897	17,976	22,839	23,881
4A	9,519	13,041	19,704	25,035	26,177
4B	10,355	14,186	21,435	27,234	28,476
5	13,027	17,847	26,966	34,261	35,824
6A	13,695	18,762	28,349	36,018	37,661
6B	15,365	21,050	31,806	40,410	42,254
7	17,703	24,253	36,645	46,559	48,683
8	25,385	34,777	52,547	66,763	69,809

3. Standard Claims-Made Programs - Area 5

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,956	5,380	7,952	9,850	10,246
1B	5,274	7,173	10,601	13,132	13,660
1C	5,801	7,889	11,660	14,444	15,025
1D	6,751	9,181	13,570	16,810	17,485
2A	7,384	10,042	14,842	18,386	19,125
2B	8,702	11,835	17,491	21,668	22,538
2C	10,284	13,986	20,671	25,607	26,636
2D	11,603	15,780	23,322	28,891	30,052
3A	12,394	16,980	25,656	32,596	34,084
3B	13,712	18,785	28,384	36,063	37,708
4A	15,031	20,592	31,114	39,532	41,335
4B	16,349	22,398	33,842	42,998	44,960
5	20,569	28,180	42,578	54,096	56,565
6A	21,623	29,624	44,760	56,868	59,463
6B	24,260	33,236	50,218	63,804	66,715
7	27,953	38,296	57,863	73,516	76,871
8	40,082	54,912	82,970	105,416	110,226

3. Standard Claims-Made Programs - Area 5

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,747	6,456	9,541	11,820	12,295
1B	6,329	8,607	12,721	15,759	16,392
1C	6,962	9,468	13,994	17,335	18,032
1D	8,101	11,017	16,283	20,171	20,982
2A	8,861	12,051	17,811	22,064	22,950
2B	10,443	14,202	20,990	26,003	27,047
2C	12,341	16,784	24,805	30,729	31,963
2D	13,923	18,935	27,985	34,668	36,061
3A	14,873	20,376	30,787	39,116	40,901
3B	16,455	22,543	34,062	43,277	45,251
4A	18,037	24,711	37,337	47,437	49,602
4B	19,619	26,878	40,611	51,598	53,952
5	24,683	33,816	51,094	64,916	67,878
6A	25,948	35,549	53,712	68,243	71,357
6B	29,112	39,883	60,262	76,565	80,058
7	33,543	45,954	69,434	88,218	92,243
8	48,099	65,896	99,565	126,500	132,272

3. Standard Claims-Made Programs – Area 5

4 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,010	6,814	10,070	12,475	12,976
1B	6,680	9,085	13,427	16,633	17,301
1C	7,348	9,993	14,769	18,297	19,031
1D	8,551	11,629	17,188	21,292	22,147
2A	9,353	12,720	18,800	23,289	24,224
2B	11,023	14,991	22,156	27,447	28,550
2C	13,026	17,715	26,182	32,435	33,737
2D	14,697	19,988	29,541	36,596	38,065
3A	15,699	21,508	32,497	41,288	43,172
3B	17,389	23,796	35,954	45,680	47,765
4A	19,039	26,083	39,411	50,073	52,357
4B	20,709	28,371	42,858	54,465	56,950
5	26,054	35,694	53,932	68,522	71,649
6A	27,389	37,523	56,695	72,033	75,320
6B	30,730	42,100	63,611	80,820	84,508
7	35,407	48,508	73,292	93,120	97,369
8	50,771	69,556	105,096	133,528	139,620

3. Standard Claims-Made Programs - Area 5

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,274	7,173	10,601	13,132	13,660
1B	7,032	9,564	14,134	17,510	18,213
1C	7,735	10,520	15,547	19,260	20,034
1D	9,001	12,241	18,092	22,412	23,313
2A	9,845	13,389	19,788	24,514	25,499
2B	11,603	15,780	23,322	28,891	30,052
2C	13,712	18,648	27,561	34,143	35,514
2D	15,470	21,039	31,095	38,520	40,067
3A	16,525	22,639	34,207	43,461	45,444
3B	18,283	25,048	37,846	48,084	50,278
4A	20,041	27,456	41,485	52,708	55,113
4B	21,799	29,865	45,124	57,331	59,947
5	27,425	37,572	56,770	72,128	75,419
6A	28,831	39,498	59,680	75,826	79,285
6B	32,347	44,315	66,958	85,073	88,954
7	37,270	51,060	77,149	98,020	102,493
8	53,443	73,217	110,627	140,555	146,968

3. Standard Claims-Made Programs - Area 6

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,243	1,690	2,498	3,095	3,219
1B	1,658	2,255	3,333	4,128	4,294
1C	1,824	2,481	3,666	4,542	4,724
1D	2,122	2,886	4,265	5,284	5,496
2A	2,321	3,157	4,665	5,779	6,011
2B	2,735	3,720	5,497	6,810	7,084
2C	3,233	4,397	6,498	8,050	8,373
2D	3,647	4,960	7,330	9,081	9,446
3A	3,896	5,338	8,065	10,246	10,714
3B	4,310	5,905	8,922	11,335	11,853
4A	4,725	6,473	9,781	12,427	12,994
4B	5,139	7,040	10,638	13,516	14,132
5	6,465	8,857	13,383	17,003	17,779
6A	6,797	9,312	14,070	17,876	18,692
6B	7,625	10,446	15,784	20,054	20,969
7	8,786	12,037	18,187	23,107	24,162
8	12,599	17,261	26,080	33,135	34,647

3. Standard Claims-Made Programs - Area 6

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,147	2,920	4,315	5,346	5,561
1B	2,863	3,894	5,755	7,129	7,415
1C	3,150	4,284	6,332	7,844	8,159
1D	3,665	4,984	7,367	9,126	9,492
2A	4,009	5,452	8,058	9,982	10,383
2B	4,724	6,425	9,495	11,763	12,235
2C	5,584	7,594	11,224	13,904	14,463
2D	6,299	8,567	12,661	15,685	16,314
3A	6,729	9,219	13,929	17,697	18,505
3B	7,445	10,200	15,411	19,580	20,474
4A	8,161	11,181	16,893	21,463	22,443
4B	8,876	12,160	18,373	23,344	24,409
5	11,167	15,299	23,116	29,369	30,709
6A	11,740	16,084	24,302	30,876	32,285
6B	13,171	18,044	27,264	34,640	36,220
7	15,175	20,790	31,412	39,910	41,731
8	21,761	29,813	45,045	57,231	59,843

3. Standard Claims-Made Programs - Area 6

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,391	4,612	6,816	8,444	8,783
1B	4,521	6,149	9,087	11,257	11,709
1C	4,973	6,763	9,996	12,383	12,880
1D	5,787	7,870	11,632	14,410	14,988
2A	6,329	8,607	12,721	15,759	16,392
2B	7,460	10,146	14,995	18,575	19,321
2C	8,816	11,990	17,720	21,952	22,833
2D	9,947	13,528	19,993	24,768	25,763
3A	10,625	14,556	21,994	27,944	29,219
3B	11,755	16,104	24,333	30,916	32,326
4A	12,885	17,652	26,672	33,888	35,434
4B	14,015	19,201	29,011	36,859	38,541
5	17,632	24,156	36,498	46,372	48,488
6A	18,536	25,394	38,370	48,750	50,974
6B	20,797	28,492	43,050	54,696	57,192
7	23,961	32,827	49,599	63,017	65,893
8	34,360	47,073	71,125	90,367	94,490

3. Standard Claims-Made Programs - Area 6

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,069	5,534	8,179	10,132	10,539
1B	5,425	7,378	10,904	13,508	14,051
1C	5,968	8,116	11,996	14,860	15,457
1D	6,944	9,444	13,957	17,291	17,985
2A	7,595	10,329	15,266	18,912	19,671
2B	8,951	12,173	17,992	22,288	23,183
2C	10,580	14,389	21,266	26,344	27,402
2D	11,936	16,233	23,991	29,721	30,914
3A	12,749	17,466	26,390	33,530	35,060
3B	14,106	19,325	29,199	37,099	38,792
4A	15,462	21,183	32,006	40,665	42,521
4B	16,818	23,041	34,813	44,231	46,250
5	21,158	28,986	43,797	55,646	58,185
6A	22,244	30,474	46,045	58,502	61,171
6B	24,956	34,190	51,659	65,634	68,629
7	28,753	39,392	59,519	75,620	79,071
8	41,232	56,488	85,350	108,440	113,388

3. Standard Claims-Made Programs - Area 6

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,295	5,841	8,633	10,695	11,124
1B	5,727	7,789	11,511	14,260	14,833
1C	6,299	8,567	12,661	15,685	16,314
1D	7,330	9,969	14,733	18,252	18,985
2A	8,017	10,903	16,114	19,962	20,764
2B	9,449	12,851	18,992	23,528	24,473
2C	11,167	15,187	22,446	27,806	28,923
2D	12,599	17,135	25,324	31,372	32,631
3A	13,458	18,437	27,858	35,395	37,010
3B	14,889	20,398	30,820	39,158	40,945
4A	16,321	22,360	33,784	42,924	44,883
4B	17,753	24,322	36,749	46,690	48,821
5	22,334	30,598	46,231	58,738	61,419
6A	23,479	32,166	48,602	61,750	64,567
6B	26,343	36,090	54,530	69,282	72,443
7	30,351	41,581	62,827	79,823	83,465
8	43,522	59,625	90,091	114,463	119,686

3. Standard Claims-Made Programs - Area 6

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,521	6,149	9,087	11,257	11,709
1B	6,028	8,198	12,116	15,010	15,613
1C	6,631	9,018	13,328	16,511	17,174
1D	7,716	10,494	15,509	19,213	19,984
2A	8,439	11,477	16,962	21,013	21,857
2B	9,946	13,527	19,991	24,766	25,760
2C	11,755	15,987	23,628	29,270	30,445
2D	13,262	18,036	26,657	33,022	34,349
3A	14,166	19,407	29,324	37,257	38,957
3B	15,673	21,472	32,443	41,220	43,101
4A	17,180	23,537	35,563	45,183	47,245
4B	18,687	25,601	38,682	49,147	51,389
5	23,509	32,207	48,664	61,829	64,650
6A	24,715	33,860	51,160	65,000	67,966
6B	27,729	37,989	57,399	72,927	76,255
7	31,948	43,769	66,132	84,023	87,857
8	45,813	62,764	94,833	120,488	125,986

3. Standard Claims-Made Programs - Area 7

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	933	1,269	1,875	2,323	2,416
1B	1,243	1,690	2,498	3,095	3,219
1C	1,368	1,860	2,750	3,406	3,543
1D	1,591	2,164	3,198	3,962	4,121
2A	1,740	2,366	3,497	4,333	4,507
2B	2,052	2,791	4,125	5,109	5,315
2C	2,424	3,297	4,872	6,036	6,278
2D	2,735	3,720	5,497	6,810	7,084
3A	2,922	4,003	6,049	7,685	8,036
3B	3,233	4,429	6,692	8,503	8,891
4A	3,543	4,854	7,334	9,318	9,743
4B	3,854	5,280	7,978	10,136	10,599
5	4,849	6,643	10,037	12,753	13,335
6A	5,097	6,983	10,551	13,405	14,017
6B	5,719	7,835	11,838	15,041	15,727
7	6,589	9,027	13,639	17,329	18,120
8	9,449	12,945	19,559	24,851	25,985

3. Standard Claims-Made Programs - Area 7

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,611	2,191	3,238	4,011	4,172
1B	2,147	2,920	4,315	5,346	5,561
1C	2,362	3,212	4,748	5,881	6,118
1D	2,749	3,739	5,525	6,845	7,120
2A	3,006	4,088	6,042	7,485	7,786
2B	3,544	4,820	7,123	8,825	9,179
2C	4,188	5,696	8,418	10,428	10,847
2D	4,724	6,425	9,495	11,763	12,235
3A	5,046	6,913	10,445	13,271	13,877
3B	5,584	7,650	11,559	14,686	15,356
4A	6,120	8,384	12,668	16,096	16,830
4B	6,657	9,120	13,780	17,508	18,307
5	8,375	11,474	17,336	22,026	23,031
6A	8,805	12,063	18,226	23,157	24,214
6B	9,879	13,534	20,450	25,982	27,167
7	11,381	15,592	23,559	29,932	31,298
8	16,321	22,360	33,784	42,924	44,883

3. Standard Claims-Made Programs - Area 7

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,543	3,458	5,111	6,332	6,586
1B	3,391	4,612	6,816	8,444	8,783
1C	3,730	5,073	7,497	9,288	9,661
1D	4,340	5,902	8,723	10,807	11,241
2A	4,747	6,466	9,541	11,820	12,295
2B	5,595	7,609	11,246	13,932	14,491
2C	6,612	8,992	13,290	16,464	17,125
2D	7,460	10,146	14,995	18,575	19,321
3A	7,968	10,916	16,494	20,956	21,912
3B	8,816	12,078	18,249	23,186	24,244
4A	9,664	13,240	20,004	25,416	26,576
4B	10,511	14,400	21,758	27,644	28,905
5	13,224	18,117	27,374	34,779	36,366
6A	13,902	19,046	28,777	36,562	38,231
6B	15,598	21,369	32,288	41,023	42,895
7	17,971	24,620	37,200	47,264	49,420
8	25,770	35,305	53,344	67,775	70,868

3. Standard Claims-Made Programs - Area 7

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,052	4,151	6,135	7,599	7,905
1B	4,069	5,534	8,179	10,132	10,539
1C	4,476	6,087	8,997	11,145	11,593
1D	5,208	7,083	10,468	12,968	13,489
2A	5,696	7,747	11,449	14,183	14,753
2B	6,714	9,131	13,495	16,718	17,389
2C	7,934	10,790	15,947	19,756	20,549
2D	8,951	12,173	17,992	22,288	23,183
3A	9,562	13,100	19,793	25,148	26,296
3B	10,580	14,495	21,901	27,825	29,095
4A	11,597	15,888	24,006	30,500	31,892
4B	12,614	17,281	26,111	33,175	34,689
5	15,869	21,741	32,849	41,735	43,640
6A	16,682	22,854	34,532	43,874	45,876
6B	18,717	25,642	38,744	49,226	51,472
7	21,565	29,544	44,640	56,716	59,304
8	30,924	42,366	64,013	81,330	85,041

3. Standard Claims-Made Programs - Area 7

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,221	4,381	6,474	8,020	8,342
1B	4,295	5,841	8,633	10,695	11,124
1C	4,724	6,425	9,495	11,763	12,235
1D	5,498	7,477	11,051	13,690	14,240
2A	6,013	8,178	12,086	14,972	15,574
2B	7,087	9,638	14,245	17,647	18,355
2C	8,375	11,390	16,834	20,854	21,691
2D	9,449	12,851	18,992	23,528	24,473
3A	10,093	13,827	20,893	26,545	27,756
3B	11,167	15,299	23,116	29,369	30,709
4A	12,241	16,770	25,339	32,194	33,663
4B	13,314	18,240	27,560	35,016	36,614
5	16,750	22,948	34,673	44,053	46,063
6A	17,609	24,124	36,451	46,312	48,425
6B	19,757	27,067	40,897	51,961	54,332
7	22,763	31,185	47,119	59,867	62,598
8	32,642	44,720	67,569	85,848	89,766

3. Standard Claims-Made Programs - Area 7

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,391	4,612	6,816	8,444	8,783
1B	4,521	6,149	9,087	11,257	11,709
1C	4,973	6,763	9,996	12,383	12,880
1D	5,787	7,870	11,632	14,410	14,988
2A	6,329	8,607	12,721	15,759	16,392
2B	7,460	10,146	14,995	18,575	19,321
2C	8,816	11,990	17,720	21,952	22,833
2D	9,946	13,527	19,991	24,766	25,760
3A	10,624	14,555	21,992	27,941	29,216
3B	11,755	16,104	24,333	30,916	32,326
4A	12,885	17,652	26,672	33,888	35,434
4B	14,015	19,201	29,011	36,859	38,541
5	17,632	24,156	36,498	46,372	48,488
6A	18,536	25,394	38,370	48,750	50,974
6B	20,797	28,492	43,050	54,696	57,192
7	23,961	32,827	49,599	63,017	65,893
8	34,360	47,073	71,125	90,367	94,490

3. Standard Claims-Made Programs - Area 8

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,036	1,409	2,082	2,580	2,683
1B	1,381	1,878	2,776	3,439	3,577
1C	1,519	2,066	3,053	3,782	3,934
1D	1,768	2,404	3,554	4,402	4,579
2A	1,934	2,630	3,887	4,816	5,009
2B	2,279	3,099	4,581	5,675	5,903
2C	2,694	3,664	5,415	6,708	6,977
2D	3,039	4,133	6,108	7,567	7,871
3A	3,246	4,447	6,719	8,537	8,927
3B	3,592	4,921	7,435	9,447	9,878
4A	3,937	5,394	8,150	10,354	10,827
4B	4,282	5,866	8,864	11,262	11,776
5	5,387	7,380	11,151	14,168	14,814
6A	5,663	7,758	11,722	14,894	15,573
6B	6,354	8,705	13,153	16,711	17,474
7	7,321	10,030	15,154	19,254	20,133
8	10,498	14,382	21,731	27,610	28,870

3. Standard Claims-Made Programs - Area 8

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,789	2,433	3,596	4,455	4,634
1B	2,386	3,245	4,796	5,941	6,180
1C	2,624	3,569	5,274	6,534	6,796
1D	3,054	4,153	6,139	7,604	7,910
2A	3,340	4,542	6,713	8,317	8,651
2B	3,937	5,354	7,913	9,803	10,197
2C	4,653	6,328	9,353	11,586	12,051
2D	5,249	7,139	10,550	13,070	13,595
3A	5,607	7,682	11,606	14,746	15,419
3B	6,204	8,499	12,842	16,317	17,061
4A	6,800	9,316	14,076	17,884	18,700
4B	7,396	10,133	15,310	19,451	20,339
5	9,305	12,748	19,261	24,472	25,589
6A	9,782	13,401	20,249	25,727	26,901
6B	10,975	15,036	22,718	28,864	30,181
7	12,645	17,324	26,175	33,256	34,774
8	18,133	24,842	37,535	47,690	49,866

3. Standard Claims-Made Programs - Area 8

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,825	3,842	5,678	7,034	7,317
1B	3,767	5,123	7,572	9,380	9,757
1C	4,144	5,636	8,329	10,319	10,733
1D	4,822	6,558	9,692	12,007	12,489
2A	5,274	7,173	10,601	13,132	13,660
2B	6,216	8,454	12,494	15,478	16,099
2C	7,346	9,991	14,765	18,292	19,026
2D	8,288	11,272	16,659	20,637	21,466
3A	8,853	12,129	18,326	23,283	24,346
3B	9,795	13,419	20,276	25,761	26,936
4A	10,737	14,710	22,226	28,238	29,527
4B	11,678	15,999	24,173	30,713	32,115
5	14,693	20,129	30,415	38,643	40,406
6A	15,446	21,161	31,973	40,623	42,477
6B	17,330	23,742	35,873	45,578	47,658
7	19,967	27,355	41,332	52,513	54,909
8	28,631	39,224	59,266	75,300	78,735

3. Standard Claims-Made Programs - Area 8

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,390	4,610	6,814	8,441	8,780
1B	4,521	6,149	9,087	11,257	11,709
1C	4,973	6,763	9,996	12,383	12,880
1D	5,786	7,869	11,630	14,407	14,986
2A	6,329	8,607	12,721	15,759	16,392
2B	7,459	10,144	14,993	18,573	19,319
2C	8,816	11,990	17,720	21,952	22,833
2D	9,946	13,527	19,991	24,766	25,760
3A	10,624	14,555	21,992	27,941	29,216
3B	11,754	16,103	24,331	30,913	32,324
4A	12,884	17,651	26,670	33,885	35,431
4B	14,014	19,199	29,009	36,857	38,539
5	17,631	24,154	36,496	46,370	48,485
6A	18,535	25,393	38,367	48,747	50,971
6B	20,795	28,489	43,046	54,691	57,186
7	23,960	32,825	49,597	63,015	65,890
8	34,358	47,070	71,121	90,362	94,485

3. Standard Claims-Made Programs - Area 8

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,579	4,867	7,194	8,912	9,270
1B	4,772	6,490	9,592	11,882	12,359
1C	5,249	7,139	10,550	13,070	13,595
1D	6,108	8,307	12,277	15,209	15,820
2A	6,680	9,085	13,427	16,633	17,301
2B	7,874	10,709	15,827	19,606	20,394
2C	9,305	12,655	18,703	23,169	24,100
2D	10,498	14,277	21,101	26,140	27,190
3A	11,214	15,363	23,213	29,493	30,839
3B	12,407	16,998	25,682	32,630	34,119
4A	13,600	18,632	28,152	35,768	37,400
4B	14,792	20,265	30,619	38,903	40,678
5	18,611	25,497	38,525	48,947	51,180
6A	19,564	26,803	40,497	51,453	53,801
6B	21,951	30,073	45,439	57,731	60,365
7	25,291	34,649	52,352	66,515	69,550
8	36,266	49,684	75,071	95,380	99,732

3. Standard Claims-Made Programs - Area 8

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,767	5,123	7,572	9,380	9,757
1B	5,023	6,831	10,096	12,507	13,010
1C	5,525	7,514	11,105	13,757	14,310
1D	6,429	8,743	12,922	16,008	16,651
2A	7,032	9,564	14,134	17,510	18,213
2B	8,288	11,272	16,659	20,637	21,466
2C	9,795	13,321	19,688	24,390	25,369
2D	11,051	15,029	22,213	27,517	28,622
3A	11,804	16,171	24,434	31,045	32,461
3B	13,060	17,892	27,034	34,348	35,915
4A	14,316	19,613	29,634	37,651	39,369
4B	15,571	21,332	32,232	40,952	42,820
5	19,590	26,838	40,551	51,522	53,873
6A	20,594	28,214	42,630	54,162	56,634
6B	23,106	31,655	47,829	60,769	63,542
7	26,622	36,472	55,108	70,016	73,211
8	38,175	52,300	79,022	100,400	104,981

3. Standard Claims-Made Programs - Area 9

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,140	1,550	2,291	2,839	2,953
1B	1,519	2,066	3,053	3,782	3,934
1C	1,671	2,273	3,359	4,161	4,328
1D	1,945	2,645	3,909	4,843	5,038
2A	2,127	2,893	4,275	5,296	5,509
2B	2,507	3,410	5,039	6,242	6,493
2C	2,963	4,030	5,956	7,378	7,674
2D	3,343	4,546	6,719	8,324	8,658
3A	3,571	4,892	7,392	9,392	9,820
3B	3,950	5,412	8,177	10,389	10,863
4A	4,330	5,932	8,963	11,388	11,908
4B	4,710	6,453	9,750	12,387	12,953
5	5,926	8,119	12,267	15,585	16,297
6A	6,230	8,535	12,896	16,385	17,133
6B	6,989	9,575	14,467	18,381	19,220
7	8,053	11,033	16,670	21,179	22,146
8	11,547	15,819	23,902	30,369	31,754

3. Standard Claims-Made Programs - Area 9

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,968	2,676	3,956	4,900	5,097
1B	2,624	3,569	5,274	6,534	6,796
1C	2,887	3,926	5,803	7,189	7,477
1D	3,359	4,568	6,752	8,364	8,700
2A	3,674	4,997	7,385	9,148	9,516
2B	4,330	5,889	8,703	10,782	11,215
2C	5,118	6,960	10,287	12,744	13,256
2D	5,774	7,853	11,606	14,377	14,955
3A	6,167	8,449	12,766	16,219	16,959
3B	6,823	9,348	14,124	17,944	18,763
4A	7,479	10,246	15,482	19,670	20,567
4B	8,136	11,146	16,842	21,398	22,374
5	10,235	14,022	21,186	26,918	28,146
6A	10,760	14,741	22,273	28,299	29,590
6B	12,072	16,539	24,989	31,749	33,198
7	13,909	19,055	28,792	36,581	38,250
8	19,945	27,325	41,286	52,455	54,849

3. Standard Claims-Made Programs - Area 9

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,108	4,227	6,247	7,739	8,050
1B	4,144	5,636	8,329	10,319	10,733
1C	4,559	6,200	9,164	11,352	11,808
1D	5,304	7,213	10,661	13,207	13,737
2A	5,801	7,889	11,660	14,444	15,025
2B	6,837	9,298	13,742	17,024	17,708
2C	8,081	10,990	16,243	20,122	20,930
2D	9,116	12,398	18,323	22,699	23,610
3A	9,738	13,341	20,158	25,611	26,780
3B	10,774	14,760	22,302	28,336	29,629
4A	11,810	16,180	24,447	31,060	32,478
4B	12,846	17,599	26,591	33,785	35,327
5	16,161	22,141	33,453	42,503	44,443
6A	16,990	23,276	35,169	44,684	46,723
6B	19,061	26,114	39,456	50,130	52,418
7	21,962	30,088	45,461	57,760	60,396
8	31,493	43,145	65,191	82,827	86,606

3. Standard Claims-Made Programs - Area 9

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,730	5,073	7,497	9,288	9,661
1B	4,973	6,763	9,996	12,383	12,880
1C	5,470	7,439	10,995	13,620	14,167
1D	6,365	8,656	12,794	15,849	16,485
2A	6,962	9,468	13,994	17,335	18,032
2B	8,204	11,157	16,490	20,428	21,248
2C	9,697	13,188	19,491	24,146	25,115
2D	10,940	14,878	21,989	27,241	28,335
3A	11,686	16,010	24,190	30,734	32,137
3B	12,929	17,713	26,763	34,003	35,555
4A	14,171	19,414	29,334	37,270	38,970
4B	15,415	21,119	31,909	40,541	42,391
5	19,393	26,568	40,144	51,004	53,331
6A	20,388	27,932	42,203	53,620	56,067
6B	22,874	31,337	47,349	60,159	62,904
7	26,355	36,106	54,555	69,314	72,476
8	37,791	51,774	78,227	99,390	103,925

3. Standard Claims-Made Programs - Area 9

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,937	5,354	7,913	9,803	10,197
1B	5,249	7,139	10,550	13,070	13,595
1C	5,774	7,853	11,606	14,377	14,955
1D	6,718	9,136	13,503	16,728	17,400
2A	7,348	9,993	14,769	18,297	19,031
2B	8,660	11,778	17,407	21,563	22,429
2C	10,235	13,920	20,572	25,485	26,509
2D	11,547	15,704	23,209	28,752	29,907
3A	12,335	16,899	25,533	32,441	33,921
3B	13,647	18,696	28,249	35,892	37,529
4A	14,959	20,494	30,965	39,342	41,137
4B	16,272	22,293	33,683	42,795	44,748
5	20,471	28,045	42,375	53,839	56,295
6A	21,520	29,482	44,546	56,598	59,180
6B	24,144	33,077	49,978	63,499	66,396
7	27,819	38,112	57,585	73,164	76,502
8	39,891	54,651	82,574	104,913	109,700

3. Standard Claims-Made Programs - Area 9

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,144	5,636	8,329	10,319	10,733
1B	5,525	7,514	11,105	13,757	14,310
1C	6,078	8,266	12,217	15,134	15,742
1D	7,072	9,618	14,215	17,609	18,316
2A	7,735	10,520	15,547	19,260	20,034
2B	9,116	12,398	18,323	22,699	23,610
2C	10,774	14,653	21,656	26,827	27,905
2D	12,155	16,531	24,432	30,266	31,481
3A	12,984	17,788	26,877	34,148	35,706
3B	14,365	19,680	29,736	37,780	39,504
4A	15,746	21,572	32,594	41,412	43,302
4B	17,128	23,465	35,455	45,047	47,102
5	21,548	29,521	44,604	56,671	59,257
6A	22,653	31,035	46,892	59,577	62,296
6B	25,415	34,819	52,609	66,841	69,891
7	29,283	40,118	60,616	77,014	80,528
8	41,990	57,526	86,919	110,434	115,473

2. Occurrence Program - Area 1

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,182	8,408	12,426	15,393	16,011
1B	7,728	10,510	15,533	19,243	20,016
1C	10,304	14,013	20,711	25,657	26,687
1D	11,334	15,414	22,781	28,222	29,355
1E	13,189	17,937	26,510	32,841	34,160
2A	14,426	19,619	28,996	35,921	37,363
2B	17,002	23,123	34,174	42,335	44,035
2C	20,093	27,326	40,387	50,032	52,041
2D	22,669	30,830	45,565	56,446	58,713
3	24,214	33,173	50,123	63,683	66,589
4	29,366	40,231	60,788	77,233	80,757
5	35,549	48,702	73,586	93,494	97,760
6A	42,246	57,877	87,449	111,107	116,177
6B	47,398	64,935	98,114	124,657	130,345
7	54,611	74,817	113,045	143,627	150,180
8	78,310	107,285	162,102	205,955	215,353

2. Occurrence Program - Area 2

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,564	7,567	11,184	13,854	14,411
1B	6,956	9,460	13,982	17,320	18,016
1C	9,274	12,613	18,641	23,092	24,020
1D	10,201	13,873	20,504	25,400	26,421
1E	11,871	16,145	23,861	29,559	30,746
2A	12,984	17,658	26,098	32,330	33,629
2B	15,302	20,811	30,757	38,102	39,632
2C	18,084	24,594	36,349	45,029	46,838
2D	20,403	27,748	41,010	50,803	52,844
3	21,794	29,858	45,114	57,318	59,934
4	26,431	36,210	54,712	69,514	72,685
5	31,995	43,833	66,230	84,147	87,986
6A	38,023	52,092	78,708	100,000	104,563
6B	42,660	58,444	88,306	112,196	117,315
7	49,152	67,338	101,745	129,270	135,168
8	70,482	96,560	145,898	185,368	193,826

2. Occurrence Program - Area 3

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,255	7,147	10,563	13,085	13,610
1B	6,569	8,934	13,204	16,357	17,014
1C	8,758	11,911	17,604	21,807	22,683
1D	9,634	13,102	19,364	23,989	24,952
1E	11,210	15,246	22,532	27,913	29,034
2A	12,261	16,675	24,645	30,530	31,756
2B	14,451	19,653	29,047	35,983	37,428
2C	17,078	23,226	34,327	42,524	44,232
2D	19,268	26,204	38,729	47,977	49,904
3	20,581	28,196	42,603	54,128	56,598
4	24,960	34,195	51,667	65,645	68,640
5	30,215	41,395	62,545	79,465	83,091
6A	35,908	49,194	74,330	94,438	98,747
6B	40,287	55,193	83,394	105,955	110,789
7	46,417	63,591	96,083	122,077	127,647
8	66,561	91,189	137,781	175,055	183,043

2. Occurrence Program - Area 4

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,637	6,306	9,320	11,546	12,010
1B	5,796	7,883	11,650	14,432	15,012
1C	7,728	10,510	15,533	19,243	20,016
1D	8,501	11,561	17,087	21,167	22,018
1E	9,892	13,453	19,883	24,631	25,620
2A	10,819	14,714	21,746	26,939	28,021
2B	12,751	17,341	25,630	31,750	33,025
2C	15,070	20,495	30,291	37,524	39,031
2D	17,002	23,123	34,174	42,335	44,035
3	18,161	24,881	37,593	47,763	49,943
4	22,025	30,174	45,592	57,926	60,569
5	26,662	36,527	55,190	70,121	73,321
6A	31,685	43,408	65,588	83,332	87,134
6B	35,549	48,702	73,586	93,494	97,760
7	40,958	56,112	84,783	107,720	112,635
8	58,733	80,464	121,577	154,468	161,516

2. Occurrence Program - Area 5

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,328	5,886	8,699	10,777	11,210
1B	5,410	7,358	10,874	13,471	14,012
1C	7,213	9,810	14,498	17,960	18,682
1D	7,934	10,790	15,947	19,756	20,549
1E	9,233	12,557	18,558	22,990	23,913
2A	10,098	13,733	20,297	25,144	26,154
2B	11,901	16,185	23,921	29,633	30,824
2C	14,065	19,128	28,271	35,022	36,428
2D	15,869	21,582	31,897	39,514	41,101
3	16,951	23,223	35,089	44,581	46,615
4	20,557	28,163	42,553	54,065	56,532
5	24,885	34,092	51,512	65,448	68,434
6A	29,573	40,515	61,216	77,777	81,326
6B	33,180	45,457	68,683	87,263	91,245
7	38,229	52,374	79,134	100,542	105,130
8	54,819	75,102	113,475	144,174	150,752

2. Occurrence Program - Area 6

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,709	5,044	7,455	9,235	9,606
1B	4,637	6,306	9,320	11,546	12,010
1C	6,182	8,408	12,426	15,393	16,011
1D	6,800	9,248	13,668	16,932	17,612
1E	7,913	10,762	15,905	19,703	20,495
2A	8,655	11,771	17,397	21,551	22,416
2B	10,200	13,872	20,502	25,398	26,418
2C	12,055	16,395	24,231	30,017	31,222
2D	13,600	18,496	27,336	33,864	35,224
3	14,528	19,903	30,073	38,209	39,952
4	17,619	24,138	36,471	46,338	48,452
5	21,328	29,219	44,149	56,093	58,652
6A	25,346	34,724	52,466	66,660	69,702
6B	28,437	38,959	58,865	74,789	78,202
7	32,765	44,888	67,824	86,172	90,104
8	46,983	64,367	97,255	123,565	129,203

2. Occurrence Program - Area 7

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,782	3,784	5,592	6,927	7,205
1B	3,478	4,730	6,991	8,660	9,008
1C	4,637	6,306	9,320	11,546	12,010
1D	5,101	6,937	10,253	12,701	13,212
1E	5,935	8,072	11,929	14,778	15,372
2A	6,492	8,829	13,049	16,165	16,814
2B	7,651	10,405	15,379	19,051	19,816
2C	9,042	12,297	18,174	22,515	23,419
2D	10,201	13,873	20,504	25,400	26,421
3	10,897	14,929	22,557	28,659	29,967
4	13,215	18,105	27,355	34,755	36,341
5	15,998	21,917	33,116	42,075	43,995
6A	19,012	26,046	39,355	50,002	52,283
6B	21,330	29,222	44,153	56,098	58,658
7	24,576	33,669	50,872	64,635	67,584
8	35,241	48,280	72,949	92,684	96,913

2. Occurrence Program - Area 8

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,091	4,204	6,213	7,697	8,006
1B	3,864	5,255	7,767	9,621	10,008
1C	5,152	7,007	10,356	12,828	13,344
1D	5,667	7,707	11,391	14,111	14,678
1E	6,595	8,969	13,256	16,422	17,081
2A	7,213	9,810	14,498	17,960	18,682
2B	8,501	11,561	17,087	21,167	22,018
2C	10,046	13,663	20,192	25,015	26,019
2D	11,334	15,414	22,781	28,222	29,355
3	12,107	16,587	25,061	31,841	33,294
4	14,683	20,116	30,394	38,616	40,378
5	17,774	24,350	36,792	46,746	48,879
6A	21,123	28,939	43,725	55,553	58,088
6B	23,699	32,468	49,057	62,328	65,172
7	27,306	37,409	56,523	71,815	75,092
8	39,155	53,642	81,051	102,978	107,676

2. Occurrence Program - Area 9

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,400	4,624	6,834	8,466	8,806
1B	4,250	5,780	8,543	10,583	11,008
1C	5,667	7,707	11,391	14,111	14,678
1D	6,234	8,478	12,530	15,523	16,146
1E	7,254	9,865	14,581	18,062	18,788
2A	7,934	10,790	15,947	19,756	20,549
2B	9,351	12,717	18,796	23,284	24,219
2C	11,051	15,029	22,213	27,517	28,622
2D	12,467	16,955	25,059	31,043	32,290
3	13,317	18,244	27,566	35,024	36,622
4	16,151	22,127	33,433	42,477	44,415
5	19,551	26,785	40,471	51,419	53,765
6A	23,235	31,832	48,096	61,108	63,896
6B	26,068	35,713	53,961	68,559	71,687
7	30,035	41,148	62,172	78,992	82,596
8	43,069	59,005	89,153	113,271	118,440

3. Standard Claims-Made Programs - Area 1

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,658	2,255	3,333	4,128	4,294
1B	2,072	2,818	4,165	5,159	5,366
1C	2,763	3,758	5,554	6,880	7,156
1D	3,039	4,133	6,108	7,567	7,871
1E	3,536	4,809	7,107	8,805	9,158
2A	3,868	5,260	7,775	9,631	10,018
2B	4,558	6,199	9,162	11,349	11,805
2C	5,387	7,326	10,828	13,414	13,952
2D	6,078	8,266	12,217	15,134	15,742
3	6,492	8,894	13,438	17,074	17,853
4	7,874	10,787	16,299	20,709	21,654
5	9,531	13,057	19,729	25,067	26,210
6A	11,327	15,518	23,447	29,790	31,149
6B	12,708	17,410	26,306	33,422	34,947
7	14,642	20,060	30,309	38,508	40,266
8	20,996	28,765	43,462	55,219	57,739

3. Standard Claims-Made Programs - Area 1

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,863	3,894	5,755	7,129	7,415
1B	3,579	4,867	7,194	8,912	9,270
1C	4,772	6,490	9,592	11,882	12,359
1D	5,249	7,139	10,550	13,070	13,595
1E	6,108	8,307	12,277	15,209	15,820
2A	6,680	9,085	13,427	16,633	17,301
2B	7,874	10,709	15,827	19,606	20,394
2C	9,305	12,655	18,703	23,169	24,100
2D	10,498	14,277	21,101	26,140	27,190
3	11,214	15,363	23,213	29,493	30,839
4	13,600	18,632	28,152	35,768	37,400
5	16,463	22,554	34,078	43,298	45,273
6A	19,565	26,804	40,500	51,456	53,804
6B	21,951	30,073	45,439	57,731	60,365
7	25,291	34,649	52,352	66,515	69,550
8	36,266	49,684	75,071	95,380	99,732

3. Standard Claims-Made Programs - Area 1

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,521	6,149	9,087	11,257	11,709
1B	5,651	7,685	11,359	14,071	14,636
1C	7,535	10,248	15,145	18,762	19,516
1D	8,288	11,272	16,659	20,637	21,466
1E	9,644	13,116	19,384	24,014	24,978
2A	10,548	14,345	21,201	26,265	27,319
2B	12,432	16,908	24,988	30,956	32,199
2C	14,693	19,982	29,533	36,586	38,055
2D	16,576	22,543	33,318	41,274	42,932
3	17,706	24,257	36,651	46,567	48,692
4	21,473	29,418	44,449	56,474	59,051
5	25,994	35,612	53,808	68,364	71,484
6A	30,892	42,322	63,946	81,246	84,953
6B	34,659	47,483	71,744	91,153	95,312
7	39,933	54,708	82,661	105,024	109,816
8	57,263	78,450	118,534	150,602	157,473

3. Standard Claims-Made Programs - Area 1

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,425	7,378	10,904	13,508	14,051
1B	6,782	9,224	13,632	16,887	17,565
1C	9,041	12,296	18,172	22,512	23,416
1D	9,946	13,527	19,991	24,766	25,760
1E	11,573	15,739	23,262	28,817	29,974
2A	12,658	17,215	25,443	31,518	32,784
2B	14,918	20,288	29,985	37,146	38,638
2C	17,631	23,978	35,438	43,901	45,664
2D	19,891	27,052	39,981	49,529	51,518
3	21,247	29,108	43,981	55,880	58,429
4	25,768	35,302	53,340	67,770	70,862
5	31,193	42,734	64,570	82,038	85,781
6A	37,070	50,786	76,735	97,494	101,943
6B	41,591	56,980	86,093	109,384	114,375
7	47,920	65,650	99,194	126,030	131,780
8	68,715	94,140	142,240	180,720	188,966

3. Standard Claims-Made Programs - Area 1

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,727	7,789	11,511	14,260	14,833
1B	7,158	9,735	14,388	17,823	18,539
1C	9,544	12,980	19,183	23,765	24,719
1D	10,498	14,277	21,101	26,140	27,190
1E	12,216	16,614	24,554	30,418	31,639
2A	13,361	18,171	26,856	33,269	34,605
2B	15,747	21,416	31,651	39,210	40,785
2C	18,611	25,311	37,408	46,341	48,202
2D	20,996	28,555	42,202	52,280	54,380
3	22,428	30,726	46,426	58,986	61,677
4	27,199	37,263	56,302	71,533	74,797
5	32,926	45,109	68,157	86,595	90,547
6A	39,130	53,608	80,999	102,912	107,608
6B	43,901	60,144	90,875	115,460	120,728
7	50,582	69,297	104,705	133,031	139,101
8	72,533	99,370	150,143	190,762	199,466

3. Standard Claims-Made Programs - Area 1

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	6,028	8,198	12,116	15,010	15,613
1B	7,535	10,248	15,145	18,762	19,516
1C	10,046	13,663	20,192	25,015	26,019
1D	11,051	15,029	22,213	27,517	28,622
1E	12,859	17,488	25,847	32,019	33,305
2A	14,064	19,127	28,269	35,019	36,426
2B	16,576	22,543	33,318	41,274	42,932
2C	19,590	26,642	39,376	48,779	50,738
2D	22,101	30,057	44,423	55,031	57,242
3	23,608	32,343	48,869	62,089	64,922
4	28,631	39,224	59,266	75,300	78,735
5	34,659	47,483	71,744	91,153	95,312
6A	41,189	56,429	85,261	108,327	113,270
6B	46,212	63,310	95,659	121,538	127,083
7	53,244	72,944	110,215	140,032	146,421
8	76,350	104,600	158,045	200,801	209,963

3. Standard Claims-Made Programs - Area 2

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,492	2,029	2,999	3,715	3,864
1B	1,865	2,536	3,749	4,644	4,830
1C	2,486	3,381	4,997	6,190	6,439
1D	2,735	3,720	5,497	6,810	7,084
1E	3,182	4,328	6,396	7,923	8,241
2A	3,481	4,734	6,997	8,668	9,016
2B	4,102	5,579	8,245	10,214	10,624
2C	4,848	6,593	9,744	12,072	12,556
2D	5,470	7,439	10,995	13,620	14,167
3	5,843	8,005	12,095	15,367	16,068
4	7,086	9,708	14,668	18,636	19,487
5	8,578	11,752	17,756	22,560	23,590
6A	10,194	13,966	21,102	26,810	28,034
6B	11,437	15,669	23,675	30,079	31,452
7	13,177	18,052	27,276	34,656	36,237
8	18,896	25,888	39,115	49,696	51,964

3. Standard Claims-Made Programs - Area 2

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,577	3,505	5,180	6,417	6,674
1B	3,221	4,381	6,474	8,020	8,342
1C	4,294	5,840	8,631	10,692	11,121
1D	4,724	6,425	9,495	11,763	12,235
1E	5,497	7,476	11,049	13,688	14,237
2A	6,012	8,176	12,084	14,970	15,571
2B	7,086	9,637	14,243	17,644	18,353
2C	8,374	11,389	16,832	20,851	21,689
2D	9,448	12,849	18,990	23,526	24,470
3	10,092	13,826	20,890	26,542	27,753
4	12,239	16,767	25,335	32,189	33,657
5	14,816	20,298	30,669	38,966	40,744
6A	17,607	24,122	36,446	46,306	48,419
6B	19,755	27,064	40,893	51,956	54,326
7	22,761	31,183	47,115	59,861	62,593
8	32,638	44,714	67,561	85,838	89,755

3. Standard Claims-Made Programs - Area 2

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,069	5,534	8,179	10,132	10,539
1B	5,086	6,917	10,223	12,664	13,173
1C	6,781	9,222	13,630	16,885	17,563
1D	7,459	10,144	14,993	18,573	19,319
1E	8,679	11,803	17,445	21,611	22,479
2A	9,493	12,910	19,081	23,638	24,587
2B	11,189	15,217	22,490	27,861	28,980
2C	13,223	17,983	26,578	32,925	34,248
2D	14,918	20,288	29,985	37,146	38,638
3	15,935	21,831	32,985	41,909	43,821
4	19,325	26,475	40,003	50,825	53,144
5	23,393	32,048	48,424	61,524	64,331
6A	27,801	38,087	57,548	73,117	76,453
6B	31,192	42,733	64,567	82,035	85,778
7	35,938	49,235	74,392	94,517	98,830
8	51,534	70,602	106,675	135,534	141,719

3. Standard Claims-Made Programs - Area 2

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,883	6,641	9,815	12,159	12,647
1B	6,103	8,300	12,267	15,196	15,807
1C	8,137	11,066	16,355	20,261	21,075
1D	8,951	12,173	17,992	22,288	23,183
1E	10,415	14,164	20,934	25,933	26,975
2A	11,391	15,492	22,896	28,364	29,503
2B	13,426	18,259	26,986	33,431	34,773
2C	15,867	21,579	31,893	39,509	41,096
2D	17,901	24,345	35,981	44,573	46,364
3	19,121	26,196	39,580	50,288	52,583
4	23,190	31,770	48,003	60,990	63,773
5	28,072	38,459	58,109	73,829	77,198
6A	33,361	45,705	69,057	87,739	91,743
6B	37,430	51,279	77,480	98,441	102,933
7	43,125	59,081	89,269	113,419	118,594
8	61,841	84,722	128,011	162,642	170,063

3. Standard Claims-Made Programs - Area 2

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,154	7,009	10,360	12,833	13,349
1B	6,442	8,761	12,948	16,041	16,685
1C	8,589	11,681	17,264	21,387	22,246
1D	9,448	12,849	18,990	23,526	24,470
1E	10,993	14,950	22,096	27,373	28,472
2A	12,024	16,353	24,168	29,940	31,142
2B	14,172	19,274	28,486	35,288	36,705
2C	16,749	22,779	33,665	41,705	43,380
2D	18,896	25,699	37,981	47,051	48,941
3	20,184	27,652	41,781	53,084	55,506
4	24,479	33,536	50,672	64,380	67,317
5	29,631	40,594	61,336	77,930	81,485
6A	35,215	48,245	72,895	92,615	96,841
6B	39,510	54,129	81,786	103,911	108,653
7	45,521	62,364	94,228	119,720	125,183
8	65,276	89,428	135,121	171,676	179,509

3. Standard Claims-Made Programs - Area 2

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,425	7,378	10,904	13,508	14,051
1B	6,781	9,222	13,630	16,885	17,563
1C	9,041	12,296	18,172	22,512	23,416
1D	9,945	13,525	19,989	24,763	25,758
1E	11,572	15,738	23,260	28,814	29,971
2A	12,657	17,214	25,441	31,516	32,782
2B	14,918	20,288	29,985	37,146	38,638
2C	17,630	23,977	35,436	43,899	45,662
2D	19,890	27,050	39,979	49,526	51,515
3	21,246	29,107	43,979	55,877	58,427
4	25,767	35,301	53,338	67,767	70,859
5	31,191	42,732	64,565	82,032	85,775
6A	37,068	50,783	76,731	97,489	101,937
6B	41,589	56,977	86,089	109,379	114,370
7	47,917	65,646	99,188	126,022	131,772
8	68,712	94,135	142,234	180,713	188,958

3. Standard Claims-Made Programs - Area 3

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,409	1,916	2,832	3,508	3,649
1B	1,761	2,395	3,540	4,385	4,561
1C	2,348	3,193	4,719	5,847	6,081
1D	2,583	3,513	5,192	6,432	6,690
1E	3,006	4,088	6,042	7,485	7,786
2A	3,288	4,472	6,609	8,187	8,516
2B	3,874	5,269	7,787	9,646	10,034
2C	4,579	6,227	9,204	11,402	11,860
2D	5,166	7,026	10,384	12,863	13,380
3	5,518	7,560	11,422	14,512	15,175
4	6,692	9,168	13,852	17,600	18,403
5	8,102	11,100	16,771	21,308	22,281
6A	9,628	13,190	19,930	25,322	26,477
6B	10,802	14,799	22,360	28,409	29,706
7	12,446	17,051	25,763	32,733	34,227
8	17,846	24,449	36,941	46,935	49,077

3. Standard Claims-Made Programs - Area 3

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,433	3,309	4,890	6,058	6,301
1B	3,042	4,137	6,114	7,575	7,879
1C	4,056	5,516	8,153	10,099	10,505
1D	4,462	6,068	8,969	11,110	11,557
1E	5,192	7,061	10,436	12,928	13,447
2A	5,679	7,723	11,415	14,141	14,709
2B	6,692	9,101	13,451	16,663	17,332
2C	7,909	10,756	15,897	19,693	20,484
2D	8,923	12,135	17,935	22,218	23,111
3	9,532	13,059	19,731	25,069	26,213
4	11,560	15,837	23,929	30,403	31,790
5	13,994	19,172	28,968	36,804	38,484
6A	16,630	22,783	34,424	43,737	45,733
6B	18,658	25,561	38,622	49,071	51,310
7	21,497	29,451	44,499	56,537	59,117
8	30,826	42,232	63,810	81,072	84,772

3. Standard Claims-Made Programs - Area 3

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,842	5,225	7,722	9,567	9,951
1B	4,803	6,532	9,654	11,959	12,440
1C	6,404	8,709	12,872	15,946	16,586
1D	7,045	9,581	14,160	17,542	18,247
1E	8,198	11,149	16,478	20,413	21,233
2A	8,966	12,194	18,022	22,325	23,222
2B	10,567	14,371	21,240	26,312	27,369
2C	12,488	16,984	25,101	31,095	32,344
2D	14,090	19,162	28,321	35,084	36,493
3	15,050	20,619	31,154	39,582	41,388
4	18,252	25,005	37,782	48,003	50,193
5	22,095	30,270	45,737	58,110	60,761
6A	26,258	35,973	54,354	69,059	72,210
6B	29,459	40,359	60,980	77,477	81,012
7	33,943	46,502	70,262	89,270	93,343
8	48,672	66,681	100,751	128,007	133,848

3. Standard Claims-Made Programs - Area 3

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,611	6,271	9,268	11,481	11,942
1B	5,764	7,839	11,586	14,352	14,929
1C	7,685	10,452	15,447	19,136	19,904
1D	8,454	11,497	16,993	21,050	21,896
1E	9,837	13,378	19,772	24,494	25,478
2A	10,760	14,634	21,628	26,792	27,868
2B	12,680	17,245	25,487	31,573	32,841
2C	14,986	20,381	30,122	37,315	38,814
2D	16,907	22,994	33,983	42,098	43,789
3	18,060	24,742	37,384	47,498	49,665
4	21,902	30,006	45,337	57,602	60,231
5	26,514	36,324	54,884	69,732	72,914
6A	31,509	43,167	65,224	82,869	86,650
6B	35,351	48,431	73,177	92,973	97,215
7	40,731	55,801	84,313	107,123	112,010
8	58,406	80,016	120,900	153,608	160,617

3. Standard Claims-Made Programs - Area 3

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,867	6,619	9,783	12,119	12,606
1B	6,084	8,274	12,229	15,149	15,758
1C	8,112	11,032	16,305	20,199	21,010
1D	8,923	12,135	17,935	22,218	23,111
1E	10,384	14,122	20,872	25,856	26,895
2A	11,357	15,446	22,828	28,279	29,415
2B	13,385	18,204	26,904	33,329	34,667
2C	15,818	21,512	31,794	39,387	40,969
2D	17,847	24,272	35,872	44,439	46,224
3	19,064	26,118	39,462	50,138	52,426
4	23,119	31,673	47,856	60,803	63,577
5	27,987	38,342	57,933	73,606	76,964
6A	33,260	45,566	68,848	87,474	91,465
6B	37,315	51,122	77,242	98,138	102,616
7	42,994	58,902	88,998	113,074	118,234
8	61,651	84,462	127,618	162,142	169,540

3. Standard Claims-Made Programs - Area 3

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	5,123	6,967	10,297	12,756	13,269
1B	6,404	8,709	12,872	15,946	16,586
1C	8,539	11,613	17,163	21,262	22,116
1D	9,393	12,774	18,880	23,389	24,328
1E	10,930	14,865	21,969	27,216	28,309
2A	11,955	16,259	24,030	29,768	30,963
2B	14,089	19,161	28,319	35,082	36,491
2C	16,651	22,645	33,469	41,461	43,126
2D	18,786	25,549	37,760	46,777	48,656
3	20,067	27,492	41,539	52,776	55,184
4	24,336	33,340	50,376	64,004	66,924
5	29,460	40,360	60,982	77,480	81,015
6A	35,010	47,964	72,471	92,076	96,278
6B	39,279	53,812	81,308	103,304	108,017
7	45,257	62,002	93,682	119,026	124,457
8	64,896	88,908	134,335	170,676	178,464

3. Standard Claims-Made Programs - Area 4

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,243	1,690	2,498	3,095	3,219
1B	1,554	2,113	3,124	3,869	4,025
1C	2,072	2,818	4,165	5,159	5,366
1D	2,279	3,099	4,581	5,675	5,903
1E	2,652	3,607	5,331	6,603	6,869
2A	2,901	3,945	5,831	7,223	7,514
2B	3,419	4,650	6,872	8,513	8,855
2C	4,041	5,496	8,122	10,062	10,466
2D	4,559	6,200	9,164	11,352	11,808
3	4,869	6,671	10,079	12,805	13,390
4	5,906	8,091	12,225	15,533	16,242
5	7,149	9,794	14,798	18,802	19,660
6A	8,496	11,640	17,587	22,344	23,364
6B	9,532	13,059	19,731	25,069	26,213
7	10,982	15,045	22,733	28,883	30,201
8	15,748	21,575	32,598	41,417	43,307

3. Standard Claims-Made Programs - Area 4

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,147	2,920	4,315	5,346	5,561
1B	2,684	3,650	5,395	6,683	6,952
1C	3,579	4,867	7,194	8,912	9,270
1D	3,937	5,354	7,913	9,803	10,197
1E	4,581	6,230	9,208	11,407	11,865
2A	5,011	6,815	10,072	12,477	12,978
2B	5,906	8,032	11,871	14,706	15,297
2C	6,979	9,491	14,028	17,378	18,076
2D	7,874	10,709	15,827	19,606	20,394
3	8,411	11,523	17,411	22,121	23,130
4	10,201	13,975	21,116	26,829	28,053
5	12,348	16,917	25,560	32,475	33,957
6A	14,675	20,105	30,377	38,595	40,356
6B	16,464	22,556	34,080	43,300	45,276
7	18,970	25,989	39,268	49,891	52,168
8	27,201	37,265	56,306	71,539	74,803

3. Standard Claims-Made Programs - Area 4

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,391	4,612	6,816	8,444	8,783
1B	4,238	5,764	8,518	10,553	10,976
1C	5,651	7,685	11,359	14,071	14,636
1D	6,217	8,455	12,496	15,480	16,102
1E	7,234	9,838	14,540	18,013	18,736
2A	7,912	10,760	15,903	19,701	20,492
2B	9,325	12,682	18,743	23,219	24,152
2C	11,020	14,987	22,150	27,440	28,542
2D	12,433	16,909	24,990	30,958	32,201
3	13,280	18,194	27,490	34,926	36,520
4	16,106	22,065	33,339	42,359	44,292
5	19,497	26,711	40,359	51,277	53,617
6A	23,171	31,744	47,964	60,940	63,720
6B	25,996	35,615	53,812	68,369	71,489
7	29,952	41,034	62,001	78,774	82,368
8	42,950	58,842	88,907	112,959	118,113

3. Standard Claims-Made Programs - Area 4

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,069	5,534	8,179	10,132	10,539
1B	5,086	6,917	10,223	12,664	13,173
1C	6,782	9,224	13,632	16,887	17,565
1D	7,460	10,146	14,995	18,575	19,321
1E	8,681	11,806	17,449	21,616	22,484
2A	9,494	12,912	19,083	23,640	24,589
2B	11,190	15,218	22,492	27,863	28,982
2C	13,224	17,985	26,580	32,928	34,250
2D	14,919	20,290	29,987	37,148	38,640
3	15,936	21,832	32,988	41,912	43,824
4	19,328	26,479	40,009	50,833	53,152
5	23,396	32,053	48,430	61,531	64,339
6A	27,805	38,093	57,556	73,127	76,464
6B	31,195	42,737	64,574	82,043	85,786
7	35,942	49,241	74,400	94,527	98,841
8	51,539	70,608	106,686	135,548	141,732

3. Standard Claims-Made Programs - Area 4

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,295	5,841	8,633	10,695	11,124
1B	5,368	7,300	10,790	13,366	13,903
1C	7,158	9,735	14,388	17,823	18,539
1D	7,875	10,710	15,829	19,609	20,396
1E	9,163	12,462	18,418	22,816	23,732
2A	10,022	13,630	20,144	24,955	25,957
2B	11,811	16,063	23,740	29,409	30,590
2C	13,958	18,983	28,056	34,755	36,151
2D	15,748	21,417	31,653	39,213	40,787
3	16,822	23,046	34,822	44,242	46,261
4	20,401	27,949	42,230	53,655	56,103
5	24,696	33,834	51,121	64,950	67,914
6A	29,349	40,208	60,752	77,188	80,710
6B	32,928	45,111	68,161	86,601	90,552
7	37,939	51,976	78,534	99,780	104,332
8	54,403	74,532	112,614	143,080	149,608

3. Standard Claims-Made Programs - Area 4

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,521	6,149	9,087	11,257	11,709
1B	5,651	7,685	11,359	14,071	14,636
1C	7,535	10,248	15,145	18,762	19,516
1D	8,289	11,273	16,661	20,640	21,469
1E	9,645	13,117	19,386	24,016	24,981
2A	10,549	14,347	21,203	26,267	27,322
2B	12,433	16,909	24,990	30,958	32,201
2C	14,693	19,982	29,533	36,586	38,055
2D	16,577	22,545	33,320	41,277	42,934
3	17,707	24,259	36,653	46,569	48,694
4	21,475	29,421	44,453	56,479	59,056
5	25,996	35,615	53,812	68,369	71,489
6A	30,894	42,325	63,951	81,251	84,959
6B	34,661	47,486	71,748	91,158	95,318
7	39,936	54,712	82,668	105,032	109,824
8	57,266	78,454	118,541	150,610	157,482

3. Standard Claims-Made Programs - Area 5

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,160	1,578	2,332	2,888	3,004
1B	1,450	1,972	2,915	3,611	3,756
1C	1,934	2,630	3,887	4,816	5,009
1D	2,127	2,893	4,275	5,296	5,509
1E	2,475	3,366	4,975	6,163	6,410
2A	2,707	3,682	5,441	6,740	7,011
2B	3,191	4,340	6,414	7,946	8,265
2C	3,771	5,129	7,580	9,390	9,767
2D	4,254	5,785	8,551	10,592	11,018
3	4,544	6,225	9,406	11,951	12,496
4	5,511	7,550	11,408	14,494	15,155
5	6,672	9,141	13,811	17,547	18,348
6A	7,929	10,863	16,413	20,853	21,805
6B	8,895	12,186	18,413	23,394	24,461
7	10,249	14,041	21,215	26,955	28,185
8	14,697	20,135	30,423	38,653	40,417

3. Standard Claims-Made Programs - Area 5

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,004	2,725	4,028	4,990	5,190
1B	2,505	3,407	5,035	6,237	6,488
1C	3,340	4,542	6,713	8,317	8,651
1D	3,674	4,997	7,385	9,148	9,516
1E	4,275	5,814	8,593	10,645	11,072
2A	4,676	6,359	9,399	11,643	12,111
2B	5,511	7,495	11,077	13,722	14,273
2C	6,513	8,858	13,091	16,217	16,869
2D	7,348	9,993	14,769	18,297	19,031
3	7,849	10,753	16,247	20,643	21,585
4	9,519	13,041	19,704	25,035	26,177
5	11,524	15,788	23,855	30,308	31,691
6A	13,695	18,762	28,349	36,018	37,661
6B	15,365	21,050	31,806	40,410	42,254
7	17,703	24,253	36,645	46,559	48,683
8	25,385	34,777	52,547	66,763	69,809

3. Standard Claims-Made Programs - Area 5

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,164	4,303	6,360	7,878	8,195
1B	3,956	5,380	7,952	9,850	10,246
1C	5,274	7,173	10,601	13,132	13,660
1D	5,801	7,889	11,660	14,444	15,025
1E	6,751	9,181	13,570	16,810	17,485
2A	7,384	10,042	14,842	18,386	19,125
2B	8,702	11,835	17,491	21,668	22,538
2C	10,284	13,986	20,671	25,607	26,636
2D	11,603	15,780	23,322	28,891	30,052
3	12,394	16,980	25,656	32,596	34,084
4	15,031	20,592	31,114	39,532	41,335
5	18,195	24,927	37,664	47,853	50,036
6A	21,623	29,624	44,760	56,868	59,463
6B	24,260	33,236	50,218	63,804	66,715
7	27,953	38,296	57,863	73,516	76,871
8	40,082	54,912	82,970	105,416	110,226

3. Standard Claims-Made Programs - Area 5

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,797	5,164	7,632	9,455	9,834
1B	4,747	6,456	9,541	11,820	12,295
1C	6,329	8,607	12,721	15,759	16,392
1D	6,962	9,468	13,994	17,335	18,032
1E	8,101	11,017	16,283	20,171	20,982
2A	8,861	12,051	17,811	22,064	22,950
2B	10,443	14,202	20,990	26,003	27,047
2C	12,341	16,784	24,805	30,729	31,963
2D	13,923	18,935	27,985	34,668	36,061
3	14,873	20,376	30,787	39,116	40,901
4	18,037	24,711	37,337	47,437	49,602
5	21,834	29,913	45,196	57,423	60,044
6A	25,948	35,549	53,712	68,243	71,357
6B	29,112	39,883	60,262	76,565	80,058
7	33,543	45,954	69,434	88,218	92,243
8	48,099	65,896	99,565	126,500	132,272

3. Standard Claims-Made Programs - Area 5

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,219	5,738	8,480	10,505	10,927
1B	5,274	7,173	10,601	13,132	13,660
1C	7,032	9,564	14,134	17,510	18,213
1D	7,735	10,520	15,547	19,260	20,034
1E	9,001	12,241	18,092	22,412	23,313
2A	9,845	13,389	19,788	24,514	25,499
2B	11,603	15,780	23,322	28,891	30,052
2C	13,712	18,648	27,561	34,143	35,514
2D	15,470	21,039	31,095	38,520	40,067
3	16,525	22,639	34,207	43,461	45,444
4	20,041	27,456	41,485	52,708	55,113
5	24,260	33,236	50,218	63,804	66,715
6A	28,831	39,498	59,680	75,826	79,285
6B	32,347	44,315	66,958	85,073	88,954
7	37,270	51,060	77,149	98,020	102,493
8	53,443	73,217	110,627	140,555	146,968

3. Standard Claims-Made Programs - Area 5

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	4,219	5,738	8,480	10,505	10,927
1B	5,274	7,173	10,601	13,132	13,660
1C	7,032	9,564	14,134	17,510	18,213
1D	7,735	10,520	15,547	19,260	20,034
1E	9,001	12,241	18,092	22,412	23,313
2A	9,845	13,389	19,788	24,514	25,499
2B	11,603	15,780	23,322	28,891	30,052
2C	13,712	18,648	27,561	34,143	35,514
2D	15,470	21,039	31,095	38,520	40,067
3	16,525	22,639	34,207	43,461	45,444
4	20,041	27,456	41,485	52,708	55,113
5	24,260	33,236	50,218	63,804	66,715
6A	28,831	39,498	59,680	75,826	79,285
6B	32,347	44,315	66,958	85,073	88,954
7	37,270	51,060	77,149	98,020	102,493
8	53,443	73,217	110,627	140,555	146,968

3. Standard Claims-Made Programs - Area 6

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	995	1,353	2,000	2,478	2,577
1B	1,243	1,690	2,498	3,095	3,219
1C	1,658	2,255	3,333	4,128	4,294
1D	1,824	2,481	3,666	4,542	4,724
1E	2,122	2,886	4,265	5,284	5,496
2A	2,321	3,157	4,665	5,779	6,011
2B	2,735	3,720	5,497	6,810	7,084
2C	3,233	4,397	6,498	8,050	8,373
2D	3,647	4,960	7,330	9,081	9,446
3	3,896	5,338	8,065	10,246	10,714
4	4,725	6,473	9,781	12,427	12,994
5	5,719	7,835	11,838	15,041	15,727
6A	6,797	9,312	14,070	17,876	18,692
6B	7,625	10,446	15,784	20,054	20,969
7	8,786	12,037	18,187	23,107	24,162
8	12,599	17,261	26,080	33,135	34,647

3. Standard Claims-Made Programs - Area 6

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,718	2,336	3,453	4,278	4,450
1B	2,147	2,920	4,315	5,346	5,561
1C	2,863	3,894	5,755	7,129	7,415
1D	3,150	4,284	6,332	7,844	8,159
1E	3,665	4,984	7,367	9,126	9,492
2A	4,009	5,452	8,058	9,982	10,383
2B	4,724	6,425	9,495	11,763	12,235
2C	5,584	7,594	11,224	13,904	14,463
2D	6,299	8,567	12,661	15,685	16,314
3	6,729	9,219	13,929	17,697	18,505
4	8,161	11,181	16,893	21,463	22,443
5	9,879	13,534	20,450	25,982	27,167
6A	11,740	16,084	24,302	30,876	32,285
6B	13,171	18,044	27,264	34,640	36,220
7	15,175	20,790	31,412	39,910	41,731
8	21,761	29,813	45,045	57,231	59,843

3. Standard Claims-Made Programs - Area 6

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,713	3,690	5,453	6,755	7,027
1B	3,391	4,612	6,816	8,444	8,783
1C	4,521	6,149	9,087	11,257	11,709
1D	4,973	6,763	9,996	12,383	12,880
1E	5,787	7,870	11,632	14,410	14,988
2A	6,329	8,607	12,721	15,759	16,392
2B	7,460	10,146	14,995	18,575	19,321
2C	8,816	11,990	17,720	21,952	22,833
2D	9,947	13,528	19,993	24,768	25,763
3	10,625	14,556	21,994	27,944	29,219
4	12,885	17,652	26,672	33,888	35,434
5	15,598	21,369	32,288	41,023	42,895
6A	18,536	25,394	38,370	48,750	50,974
6B	20,797	28,492	43,050	54,696	57,192
7	23,961	32,827	49,599	63,017	65,893
8	34,360	47,073	71,125	90,367	94,490

3. Standard Claims-Made Programs - Area 6

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,255	4,427	6,543	8,105	8,430
1B	4,069	5,534	8,179	10,132	10,539
1C	5,425	7,378	10,904	13,508	14,051
1D	5,968	8,116	11,996	14,860	15,457
1E	6,944	9,444	13,957	17,291	17,985
2A	7,595	10,329	15,266	18,912	19,671
2B	8,951	12,173	17,992	22,288	23,183
2C	10,580	14,389	21,266	26,344	27,402
2D	11,936	16,233	23,991	29,721	30,914
3	12,749	17,466	26,390	33,530	35,060
4	15,462	21,183	32,006	40,665	42,521
5	18,717	25,642	38,744	49,226	51,472
6A	22,244	30,474	46,045	58,502	61,171
6B	24,956	34,190	51,659	65,634	68,629
7	28,753	39,392	59,519	75,620	79,071
8	41,232	56,488	85,350	108,440	113,388

3. Standard Claims-Made Programs - Area 6

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,436	4,673	6,906	8,556	8,899
1B	4,295	5,841	8,633	10,695	11,124
1C	5,727	7,789	11,511	14,260	14,833
1D	6,299	8,567	12,661	15,685	16,314
1E	7,330	9,969	14,733	18,252	18,985
2A	8,017	10,903	16,114	19,962	20,764
2B	9,449	12,851	18,992	23,528	24,473
2C	11,167	15,187	22,446	27,806	28,923
2D	12,599	17,135	25,324	31,372	32,631
3	13,458	18,437	27,858	35,395	37,010
4	16,321	22,360	33,784	42,924	44,883
5	19,757	27,067	40,897	51,961	54,332
6A	23,479	32,166	48,602	61,750	64,567
6B	26,343	36,090	54,530	69,282	72,443
7	30,351	41,581	62,827	79,823	83,465
8	43,522	59,625	90,091	114,463	119,686

3. Standard Claims-Made Programs - Area 6

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,617	4,919	7,270	9,006	9,368
1B	4,521	6,149	9,087	11,257	11,709
1C	6,028	8,198	12,116	15,010	15,613
1D	6,631	9,018	13,328	16,511	17,174
1E	7,716	10,494	15,509	19,213	19,984
2A	8,439	11,477	16,962	21,013	21,857
2B	9,946	13,527	19,991	24,766	25,760
2C	11,755	15,987	23,628	29,270	30,445
2D	13,262	18,036	26,657	33,022	34,349
3	14,166	19,407	29,324	37,257	38,957
4	17,180	23,537	35,563	45,183	47,245
5	20,797	28,492	43,050	54,696	57,192
6A	24,715	33,860	51,160	65,000	67,966
6B	27,729	37,989	57,399	72,927	76,255
7	31,948	43,769	66,132	84,023	87,857
8	45,813	62,764	94,833	120,488	125,986

3. Standard Claims-Made Programs - Area 7

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	746	1,015	1,499	1,858	1,932
1B	933	1,269	1,875	2,323	2,416
1C	1,243	1,690	2,498	3,095	3,219
1D	1,368	1,860	2,750	3,406	3,543
1E	1,591	2,164	3,198	3,962	4,121
2A	1,740	2,366	3,497	4,333	4,507
2B	2,052	2,791	4,125	5,109	5,315
2C	2,424	3,297	4,872	6,036	6,278
2D	2,735	3,720	5,497	6,810	7,084
3	2,922	4,003	6,049	7,685	8,036
4	3,543	4,854	7,334	9,318	9,743
5	4,289	5,876	8,878	11,280	11,795
6A	5,097	6,983	10,551	13,405	14,017
6B	5,719	7,835	11,838	15,041	15,727
7	6,589	9,027	13,639	17,329	18,120
8	9,449	12,945	19,559	24,851	25,985

3. Standard Claims-Made Programs - Area 7

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,289	1,753	2,591	3,210	3,339
1B	1,611	2,191	3,238	4,011	4,172
1C	2,147	2,920	4,315	5,346	5,561
1D	2,362	3,212	4,748	5,881	6,118
1E	2,749	3,739	5,525	6,845	7,120
2A	3,006	4,088	6,042	7,485	7,786
2B	3,544	4,820	7,123	8,825	9,179
2C	4,188	5,696	8,418	10,428	10,847
2D	4,724	6,425	9,495	11,763	12,235
3	5,046	6,913	10,445	13,271	13,877
4	6,120	8,384	12,668	16,096	16,830
5	7,409	10,150	15,337	19,486	20,375
6A	8,805	12,063	18,226	23,157	24,214
6B	9,879	13,534	20,450	25,982	27,167
7	11,381	15,592	23,559	29,932	31,298
8	16,321	22,360	33,784	42,924	44,883

3. Standard Claims-Made Programs - Area 7

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,035	2,768	4,090	5,067	5,271
1B	2,543	3,458	5,111	6,332	6,586
1C	3,391	4,612	6,816	8,444	8,783
1D	3,730	5,073	7,497	9,288	9,661
1E	4,340	5,902	8,723	10,807	11,241
2A	4,747	6,456	9,541	11,820	12,295
2B	5,595	7,609	11,246	13,932	14,491
2C	6,612	8,992	13,290	16,464	17,125
2D	7,460	10,146	14,995	18,575	19,321
3	7,968	10,916	16,494	20,956	21,912
4	9,664	13,240	20,004	25,416	26,576
5	11,698	16,026	24,215	30,766	32,170
6A	13,902	19,046	28,777	36,562	38,231
6B	15,598	21,369	32,288	41,023	42,895
7	17,971	24,620	37,200	47,264	49,420
8	25,770	35,305	53,344	67,775	70,868

3. Standard Claims-Made Programs - Area 7

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,442	3,321	4,908	6,081	6,325
1B	3,052	4,151	6,135	7,599	7,905
1C	4,069	5,534	8,179	10,132	10,539
1D	4,476	6,087	8,997	11,145	11,593
1E	5,208	7,083	10,468	12,968	13,489
2A	5,696	7,747	11,449	14,183	14,753
2B	6,714	9,131	13,495	16,718	17,389
2C	7,934	10,790	15,947	19,756	20,549
2D	8,951	12,173	17,992	22,288	23,183
3	9,562	13,100	19,793	25,148	26,296
4	11,597	15,888	24,006	30,500	31,892
5	14,037	19,231	29,057	36,917	38,602
6A	16,682	22,854	34,532	43,874	45,876
6B	18,717	25,642	38,744	49,226	51,472
7	21,565	29,544	44,640	56,716	59,304
8	30,924	42,366	64,013	81,330	85,041

3. Standard Claims-Made Programs - Area 7

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,577	3,505	5,180	6,417	6,674
1B	3,221	4,381	6,474	8,020	8,342
1C	4,295	5,841	8,633	10,695	11,124
1D	4,724	6,425	9,495	11,763	12,235
1E	5,498	7,477	11,051	13,690	14,240
2A	6,013	8,178	12,086	14,972	15,574
2B	7,087	9,638	14,245	17,647	18,355
2C	8,375	11,390	16,834	20,854	21,691
2D	9,449	12,851	18,992	23,528	24,473
3	10,093	13,827	20,893	26,545	27,756
4	12,241	16,770	25,339	32,194	33,663
5	14,817	20,299	30,671	38,969	40,747
6A	17,609	24,124	36,451	46,312	48,425
6B	19,757	27,067	40,897	51,961	54,332
7	22,763	31,185	47,119	59,867	62,598
8	32,642	44,720	67,569	85,848	89,766

3. Standard Claims-Made Programs - Area 7

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,713	3,690	5,453	6,755	7,027
1B	3,391	4,612	6,816	8,444	8,783
1C	4,521	6,149	9,087	11,257	11,709
1D	4,973	6,763	9,996	12,383	12,880
1E	5,787	7,870	11,632	14,410	14,988
2A	6,329	8,607	12,721	15,759	16,392
2B	7,460	10,146	14,995	18,575	19,321
2C	8,816	11,990	17,720	21,952	22,833
2D	9,946	13,527	19,991	24,766	25,760
3	10,624	14,555	21,992	27,941	29,216
4	12,885	17,652	26,672	33,888	35,434
5	15,597	21,368	32,286	41,020	42,892
6A	18,536	25,394	38,370	48,750	50,974
6B	20,797	28,492	43,050	54,696	57,192
7	23,961	32,827	49,599	63,017	65,893
8	34,360	47,073	71,125	90,367	94,490

3. Standard Claims-Made Programs - Area 8

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	829	1,127	1,666	2,064	2,147
1B	1,036	1,409	2,082	2,580	2,683
1C	1,381	1,878	2,776	3,439	3,577
1D	1,519	2,066	3,053	3,782	3,934
1E	1,768	2,404	3,554	4,402	4,579
2A	1,934	2,630	3,887	4,816	5,009
2B	2,279	3,099	4,581	5,675	5,903
2C	2,694	3,664	5,415	6,708	6,977
2D	3,039	4,133	6,108	7,567	7,871
3	3,246	4,447	6,719	8,537	8,927
4	3,937	5,394	8,150	10,354	10,827
5	4,765	6,528	9,864	12,532	13,104
6A	5,663	7,758	11,722	14,894	15,573
6B	6,354	8,705	13,153	16,711	17,474
7	7,321	10,030	15,154	19,254	20,133
8	10,498	14,382	21,731	27,610	28,870

3. Standard Claims-Made Programs - Area 8

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,432	1,948	2,878	3,566	3,709
1B	1,789	2,433	3,596	4,455	4,634
1C	2,386	3,245	4,796	5,941	6,180
1D	2,624	3,569	5,274	6,534	6,796
1E	3,054	4,153	6,139	7,604	7,910
2A	3,340	4,542	6,713	8,317	8,651
2B	3,937	5,354	7,913	9,803	10,197
2C	4,653	6,328	9,353	11,586	12,051
2D	5,249	7,139	10,550	13,070	13,595
3	5,607	7,682	11,606	14,746	15,419
4	6,800	9,316	14,076	17,884	18,700
5	8,231	11,276	17,038	21,648	22,635
6A	9,782	13,401	20,249	25,727	26,901
6B	10,975	15,036	22,718	28,864	30,181
7	12,645	17,324	26,175	33,256	34,774
8	18,133	24,842	37,535	47,690	49,866

3. Standard Claims-Made Programs - Area 8

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,261	3,075	4,545	5,630	5,856
1B	2,825	3,842	5,678	7,034	7,317
1C	3,767	5,123	7,572	9,380	9,757
1D	4,144	5,636	8,329	10,319	10,733
1E	4,822	6,558	9,692	12,007	12,489
2A	5,274	7,173	10,601	13,132	13,660
2B	6,216	8,454	12,494	15,478	16,099
2C	7,346	9,991	14,765	18,292	19,026
2D	8,288	11,272	16,659	20,637	21,466
3	8,853	12,129	18,326	23,283	24,346
4	10,737	14,710	22,226	28,238	29,527
5	12,997	17,806	26,904	34,182	35,742
6A	15,446	21,161	31,973	40,623	42,477
6B	17,330	23,742	35,873	45,578	47,658
7	19,967	27,355	41,332	52,513	54,909
8	28,631	39,224	59,266	75,300	78,735

3. Standard Claims-Made Programs - Area 8

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,713	3,690	5,453	6,755	7,027
1B	3,390	4,610	6,814	8,441	8,780
1C	4,521	6,149	9,087	11,257	11,709
1D	4,973	6,763	9,996	12,383	12,880
1E	5,786	7,869	11,630	14,407	14,986
2A	6,329	8,607	12,721	15,759	16,392
2B	7,459	10,144	14,993	18,573	19,319
2C	8,816	11,990	17,720	21,952	22,833
2D	9,946	13,527	19,991	24,766	25,760
3	10,624	14,555	21,992	27,941	29,216
4	12,884	17,651	26,670	33,885	35,431
5	15,596	21,367	32,284	41,017	42,889
6A	18,535	25,393	38,367	48,747	50,971
6B	20,795	28,489	43,046	54,691	57,186
7	23,960	32,825	49,597	63,015	65,890
8	34,358	47,070	71,121	90,362	94,485

3. Standard Claims-Made Programs - Area 8

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,863	3,894	5,755	7,129	7,415
1B	3,579	4,867	7,194	8,912	9,270
1C	4,772	6,490	9,592	11,882	12,359
1D	5,249	7,139	10,550	13,070	13,595
1E	6,108	8,307	12,277	15,209	15,820
2A	6,680	9,085	13,427	16,633	17,301
2B	7,874	10,709	15,827	19,606	20,394
2C	9,305	12,655	18,703	23,169	24,100
2D	10,498	14,277	21,101	26,140	27,190
3	11,214	15,363	23,213	29,493	30,839
4	13,600	18,632	28,152	35,768	37,400
5	16,463	22,554	34,078	43,298	45,273
6A	19,564	26,803	40,497	51,453	53,801
6B	21,951	30,073	45,439	57,731	60,365
7	25,291	34,649	52,352	66,515	69,550
8	36,266	49,684	75,071	95,380	99,732

3. Standard Claims-Made Programs - Area 8

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,014	4,099	6,058	7,505	7,806
1B	3,767	5,123	7,572	9,380	9,757
1C	5,023	6,831	10,096	12,507	13,010
1D	5,525	7,514	11,105	13,757	14,310
1E	6,429	8,743	12,922	16,008	16,651
2A	7,032	9,564	14,134	17,510	18,213
2B	8,288	11,272	16,659	20,637	21,466
2C	9,795	13,321	19,688	24,390	25,369
2D	11,051	15,029	22,213	27,517	28,622
3	11,804	16,171	24,434	31,045	32,461
4	14,316	19,613	29,634	37,651	39,369
5	17,329	23,741	35,871	45,575	47,655
6A	20,594	28,214	42,630	54,162	56,634
6B	23,106	31,655	47,829	60,769	63,542
7	26,622	36,472	55,108	70,016	73,211
8	38,175	52,300	79,022	100,400	104,981

3. Standard Claims-Made Programs - Area 9

0 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	912	1,240	1,833	2,271	2,362
1B	1,140	1,550	2,291	2,839	2,953
1C	1,519	2,066	3,053	3,782	3,934
1D	1,671	2,273	3,359	4,161	4,328
1E	1,945	2,645	3,909	4,843	5,038
2A	2,127	2,893	4,275	5,296	5,509
2B	2,507	3,410	5,039	6,242	6,493
2C	2,963	4,030	5,956	7,378	7,674
2D	3,343	4,546	6,719	8,324	8,658
3	3,571	4,892	7,392	9,392	9,820
4	4,330	5,932	8,963	11,388	11,908
5	5,242	7,182	10,851	13,786	14,416
6A	6,230	8,535	12,896	16,385	17,133
6B	6,989	9,575	14,467	18,381	19,220
7	8,053	11,033	16,670	21,179	22,146
8	11,547	15,819	23,902	30,369	31,754

3. Standard Claims-Made Programs - Area 9

1 Year Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	1,575	2,142	3,166	3,922	4,079
1B	1,968	2,676	3,956	4,900	5,097
1C	2,624	3,569	5,274	6,534	6,796
1D	2,887	3,926	5,803	7,189	7,477
1E	3,359	4,568	6,752	8,364	8,700
2A	3,674	4,997	7,385	9,148	9,516
2B	4,330	5,889	8,703	10,782	11,215
2C	5,118	6,960	10,287	12,744	13,256
2D	5,774	7,853	11,606	14,377	14,955
3	6,167	8,449	12,766	16,219	16,959
4	7,479	10,246	15,482	19,670	20,567
5	9,054	12,404	18,742	23,812	24,899
6A	10,760	14,741	22,273	28,299	29,590
6B	12,072	16,539	24,989	31,749	33,198
7	13,909	19,055	28,792	36,581	38,250
8	19,945	27,325	41,286	52,455	54,849

3. Standard Claims-Made Programs - Area 9

2 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,486	3,381	4,997	6,190	6,439
1B	3,108	4,227	6,247	7,739	8,050
1C	4,144	5,636	8,329	10,319	10,733
1D	4,559	6,200	9,164	11,352	11,808
1E	5,304	7,213	10,661	13,207	13,737
2A	5,801	7,889	11,660	14,444	15,025
2B	6,837	9,298	13,742	17,024	17,708
2C	8,081	10,990	16,243	20,122	20,930
2D	9,116	12,398	18,323	22,699	23,610
3	9,738	13,341	20,158	25,611	26,780
4	11,810	16,180	24,447	31,060	32,478
5	14,296	19,586	29,593	37,598	39,314
6A	16,990	23,276	35,169	44,684	46,723
6B	19,061	26,114	39,456	50,130	52,418
7	21,962	30,088	45,461	57,760	60,396
8	31,493	43,145	65,191	82,827	86,606

3. Standard Claims-Made Programs - Area 9

3 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	2,984	4,058	5,998	7,430	7,729
1B	3,730	5,073	7,497	9,288	9,661
1C	4,973	6,763	9,996	12,383	12,880
1D	5,470	7,439	10,995	13,620	14,167
1E	6,365	8,656	12,794	15,849	16,485
2A	6,962	9,468	13,994	17,335	18,032
2B	8,204	11,157	16,490	20,428	21,248
2C	9,697	13,188	19,491	24,146	25,115
2D	10,940	14,878	21,989	27,241	28,335
3	11,686	16,010	24,190	30,734	32,137
4	14,171	19,414	29,334	37,270	38,970
5	17,155	23,502	35,511	45,118	47,176
6A	20,388	27,932	42,203	53,620	56,067
6B	22,874	31,337	47,349	60,159	62,904
7	26,355	36,106	54,555	69,314	72,476
8	37,791	51,774	78,227	99,390	103,925

3. Standard Claims-Made Programs - Area 9

4 Years Since Retroactive Date

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,149	4,283	6,329	7,841	8,156
1B	3,937	5,354	7,913	9,803	10,197
1C	5,249	7,139	10,550	13,070	13,595
1D	5,774	7,853	11,606	14,377	14,955
1E	6,718	9,136	13,503	16,728	17,400
2A	7,348	9,993	14,769	18,297	19,031
2B	8,660	11,778	17,407	21,563	22,429
2C	10,235	13,920	20,572	25,485	26,509
2D	11,547	15,704	23,209	28,752	29,907
3	12,335	16,899	25,533	32,441	33,921
4	14,959	20,494	30,965	39,342	41,137
5	18,108	24,808	37,484	47,624	49,797
6A	21,520	29,482	44,546	56,598	59,180
6B	24,144	33,077	49,978	63,499	66,396
7	27,819	38,112	57,585	73,164	76,502
8	39,891	54,651	82,574	104,913	109,700

3. Standard Claims-Made Programs - Area 9

Mature

Class	100/300	200/600	500/1000	1000/1000	1000/3000
1A	3,315	4,508	6,663	8,254	8,586
1B	4,144	5,636	8,329	10,319	10,733
1C	5,525	7,514	11,105	13,757	14,310
1D	6,078	8,266	12,217	15,134	15,742
1E	7,072	9,618	14,215	17,609	18,316
2A	7,735	10,520	15,547	19,260	20,034
2B	9,116	12,398	18,323	22,699	23,610
2C	10,774	14,653	21,656	26,827	27,905
2D	12,155	16,531	24,432	30,266	31,481
3	12,984	17,788	26,877	34,148	35,706
4	15,746	21,572	32,594	41,412	43,302
5	19,061	26,114	39,456	50,130	52,418
6A	22,653	31,035	46,892	59,577	62,296
6B	25,415	34,819	52,609	66,841	69,891
7	29,283	40,118	60,616	77,014	80,528
8	41,990	57,526	86,919	110,434	115,473

10. **Risk Management**
(Occurrence, & Standard Claims Made Programs)

Year	Credit	Addtl Credit – if EMR
1	5%	2.5%
2	5%	2.5%
3	5%	2.5%

11. **Claim Free Credits**
(Occurrence & Standard Claims Made Programs)

Years Claim Free at Renewal	Credit
1 but less than 3	5.0%
3 but less than 5	7.5%
5 but less than 8	15%
8 but less than 10	20%
10 or more	25%

12. **Deductible Credits**
(Occurrence & Standard Claims Made Programs)

PREMIUM CREDIT FOR LOSS ONLY DEDUCTIBLE

Deductible (000's)	Incident Policy Limit (000's)				
	100	200	250	500	1000
50	7% to 28%	6% to 12%	5% to 20%	3% to 16%	2% to 14%
100	17% to 46%	15% to 26%	13% to 32%	10% to 25%	8% to 22%
200		30% to 47%	26% to 52%	21% to 40%	17% to 33%
250			32% to 60%	26% to 46%	21% to 38%
500				43% to 69%	36% to 56%

PREMIUM CREDIT FOR LOSS AND ALE DEDUCTIBLE

Deductible (000's)	Incident Policy Limit (000's)				
	100	200	250	500	1000
50	16% to 44%	14% to 24%	12% to 30%	9% to 24%	6% to 20%
100	29% to 66%	26% to 41%	22% to 46%	17% to 35%	14% to 29%
200		44% to 67%	39% to 70%	31% to 53%	25% to 43%
250			45% to 79%	36% to 60%	30% to 49%
500				57% to 87%	46% to 70%

The Deductible Credits are applicable to the primary limit premium, net of all other applicable credits and subject to a maximum dollar credit of 85% of the aggregate limit.

For Deductible and Limit combinations not listed, credits will be interpolated or extrapolated from the above ranges.

**The
Medical Protective Company
Fort Wayne, Indiana 46835**

Professional Protection Exclusively Since 1899

ILLINOIS

PHYSICIANS AND SURGEONS

OCCURRENCE

INCREASED LIMITS TABLE

LIMIT	CLASSES 1A-2D	CLASSES 3A-7	CLASS 8
100/300	1.000	1.000	1.000
200/600	1.360	1.370	1.370
500/1000	2.010	2.070	2.070
1000/1000	2.490	2.630	2.630
1000/3000	2.590	2.750	2.750
1000/4000	2.621	2.786	2.786

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OCCURRENCE

EXCESS LIMITS FACTORS TABLE

LIMIT	CLASSES 1A-2D	CLASSES 3A -7	CLASS 8
1M/1M xs 1M/3M	1.240	1.240	1.240
2M/2M xs 1M/3M	1.390	1.380	1.380
3M/3M xs 1M/3M	1.490	1.480	1.480
4M/4M xs 1M/3M	1.570	1.550	1.550

Note: For aggregate limits not listed above, refer to company.

**The
Medical Protective Company
Fort Wayne, Indiana 46835**

Professional Protection Exclusively Since 1899

ILLINOIS

PHYSICIANS AND SURGEONS

STANDARD CLAIMS-MADE

INCREASED LIMITS TABLE

LIMIT	CLASSES 1A-2D	CLASSES 3A-7	CLASS 8
100/300	1.000	1.000	1.000
200/600	1.360	1.370	1.370
500/1000	2.010	2.070	2.070
1000/1000	2.490	2.630	2.630
1000/3000	2.590	2.750	2.750
1000/4000	2.621	2.786	2.786

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ILLINOIS

PHYSICIANS AND SURGEONS

STANDARD CLAIMS-MADE

EXCESS LIMITS FACTORS TABLE

LIMIT	CLASSES 1A-2D	CLASSES 3A -7	CLASS 8
1M/1M xs 1M/3M	1.240	1.240	1.240
2M/2M xs 1M/3M	1.390	1.380	1.380
3M/3M xs 1M/3M	1.490	1.480	1.480
4M/4M xs 1M/3M	1.570	1.550	1.550

Note: For aggregate limits not listed above, refer to company.

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - A

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made Only)

RATE LEVEL INDICATION
1000/3000 LIMITS

Proposed Rates Effective: 09/01/2014
Data Evaluated as of: 12/31/2013

	(1)	(2)	(3)	(4)
Report Year	Base Equivalent Earned Exposures	Earned Premium at Current Manual Rates	Ultimate LLAE at 9/1/2015 Cost Level	(3) / (1) Trended Accident Year LLAE Pure Premium
2005	761	\$10,186,704	\$2,976,712	\$3,914
2006	817	\$10,941,494	\$1,479,625	\$1,811
2007	1,478	\$19,743,432	\$7,988,701	\$5,405
2008	1,938	\$25,932,865	\$12,534,951	\$6,470
2009	2,340	\$31,460,166	\$15,095,136	\$6,451
2010	2,537	\$34,108,949	\$12,976,565	\$5,116
2011	2,746	\$36,897,059	\$13,067,859	\$4,758
2012	2,344	\$31,417,370	\$12,872,097	\$5,493
2007-2012	13,382	\$179,559,841	\$74,535,308	\$5,570
2008-2012	11,904	\$159,816,410	\$66,546,607	\$5,590
1a) Claims Made LLAE Pure Premium				\$5,580
1b) Death, Disability and Retirement (DDR) Load				6.0%
1c) Claims Made LLAE Pure Premium with DDR Load			(1a) x [1.0 + (1b)]	\$5,915
2) Base Equivalent Fixed Expense			Exhibit II	\$713
3) Variable Expense Factor			Exhibit II	0.867
4) Calculated Rate			[(1c) + (2)] / (3)	\$7,641
5) Earned Premium at Current Manual Rates				\$179,559,841
6) Base Equivalent Exposures				13,382
7) Current Average Manual Rate			(5) / (6)	\$13,418
8) Average Credit				35.5%
9) Current Average Rate Including Credit			(7) x [1.0 - (8)]	\$8,655
10) Indicated Rate Change			[(4) / (9)] - 1.0	-11.7%
11) Credibility Factor			Exhibit I - C	0.55
12) Complement of Credibility			Exhibit I - D(i)	-4.8%
13) Credibility Weighted Rate Change			(10) x (11) + (12) x [1.0 - (11)]	-8.6%
14) Selected Rate Change				-5.8%

NOTE: This exhibit is based upon statewide data.

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - B

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made Only)

RATE LEVEL INDICATION
1000/3000 LIMITS

Proposed Rates Effective: 09/01/2014
Data Evaluated as of: 12/31/2013

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Report	Incurred LDF	Paid LDF	Incurred BF	Paid BF	Selected	Trend	Trended	Trended
Year	Ultimate	Ultimate	Ultimate	Ultimate	Ultimate	Factor	Ultimate	Ultimate
	LAE	LAE	LAE	LAE	LAE	at 4.0%	LAE	LLAE
	Exhibit I - B(i)	Exhibit I - B(ii)	Exhibit I - B(iii)	Exhibit I - B(iv)	LAE			
2005	\$2,035,564	\$1,730,932	\$2,061,159	\$1,771,373	\$1,903,468	1.490	\$2,915,487	\$2,976,712
2006	\$958,654	\$965,638	\$1,002,356	\$1,054,083	\$983,997	1.433	\$1,449,192	\$1,479,625
2007	\$5,522,508	\$5,437,278	\$5,529,146	\$5,527,987	\$5,525,247	1.378	\$7,824,389	\$7,988,701
2008	\$9,518,560	\$8,416,339	\$9,491,636	\$8,541,095	\$9,016,366	1.325	\$12,277,131	\$12,534,951
2009	\$14,292,095	\$7,664,535	\$14,248,401	\$8,336,035	\$11,292,218	1.274	\$14,784,658	\$15,095,136
2010	\$11,141,402	\$7,387,662	\$11,472,733	\$9,049,945	\$10,095,674	1.225	\$12,709,662	\$12,976,565
2011	\$9,779,394	\$5,366,753	\$10,904,813	\$10,241,923	\$10,573,368	1.178	\$12,799,078	\$13,067,859
2012	\$7,616,454		\$10,324,904	\$11,338,242	\$10,831,573	1.132	\$12,607,342	\$12,872,097
TOTAL					\$60,221,910		\$77,366,939	\$78,991,644

- NOTES: 1) LALE pure premium trend @ 4.0% per Exhibit IV
2) Pure premium trend factor assumes an effective date of 09/01/2014
3) (7) = (5) * (6) * (1.0 + Mass Tort risk load of 2.80%)
4) (8) = (7) * (1.0 + ULE load of 2.1%)

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - B(I)

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made Only)

RATE LEVEL INDICATION
1000/3000 LIMITS

Ultimate Loss & ALE by Incurred Chain Ladder Method
Data Evaluated as of: 12/31/2013

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Report Year	To Date Incurred Loss <u>Exhibit VII - A</u>	Loss Development Factor <u>Exhibit VII - B</u>	Ultimate Loss <u>Loss</u>	To Date Incurred ALE <u>Exhibit VIII - A</u>	ALE Development Factor <u>Exhibit VIII - B</u>	Ultimate ALE <u>ALE</u>	Ultimate LALE <u>LALE</u>
2005	\$952,000	1.019	\$970,175	\$1,051,237	1.013	\$1,065,389	\$2,035,564
2006	\$245,000	1.013	\$248,116	\$693,913	1.024	\$710,539	\$958,654
2007	\$2,732,000	1.013	\$2,766,244	\$2,659,182	1.037	\$2,756,264	\$5,522,508
2008	\$5,789,000	1.025	\$5,933,228	\$3,378,051	1.061	\$3,585,332	\$9,518,560
2009	\$10,696,000	1.030	\$11,018,648	\$2,947,437	1.111	\$3,273,447	\$14,292,095
2010	\$7,695,667	1.075	\$8,271,337	\$2,377,675	1.207	\$2,870,065	\$11,141,402
2011	\$5,813,000	1.154	\$6,705,478	\$2,124,915	1.447	\$3,073,916	\$9,779,394
2012	\$3,974,000	1.577	\$6,268,092	\$653,165	2.064	\$1,348,362	\$7,616,454
TOTAL	\$37,896,667			\$15,885,575			

NOTES: 1) (3) = Maximum of (1) x (2) or Paid to Date Losses
2) (6) = Maximum of (4) x (5) or Paid to Date ALE
3) (7) = (3) + (6)

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - B(ii)

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made Only)

RATE LEVEL INDICATION
1000/3000 LIMITS

Ultimate Loss & ALE by Paid Chain Ladder Method
Data Evaluated as of: 12/31/2013

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Report Year	To Date Paid Loss <u>Exhibit IX - A</u>	Loss Development Factor <u>Exhibit IX - B</u>	Ultimate Loss	To Date Paid ALE <u>Exhibit X - A</u>	ALE Development Factor <u>Exhibit X - B</u>	Ultimate ALE	Ultimate LALE
2005	\$650,000	1.025	\$666,446	\$1,049,446	1.014	\$1,064,485	\$1,730,932
2006	\$245,000	1.034	\$253,271	\$693,913	1.027	\$712,367	\$965,638
2007	\$2,530,000	1.055	\$2,669,590	\$2,659,182	1.041	\$2,767,688	\$5,437,278
2008	\$4,335,000	1.111	\$4,817,323	\$3,375,892	1.066	\$3,599,016	\$8,416,339
2009	\$3,713,000	1.200	\$4,454,412	\$2,860,234	1.122	\$3,210,124	\$7,664,535
2010	\$3,226,667	1.439	\$4,644,009	\$2,208,856	1.242	\$2,743,654	\$7,387,662
2011	\$1,075,000	2.133	\$2,292,910	\$1,971,707	1.559	\$3,073,843	\$5,366,753
2012	\$850,000	5.094		\$482,513	2.610		
TOTAL	\$16,624,667			\$15,301,743			

NOTES: 1) (3) = (1) x (2)
2) (6) = (4) x (5)
3) (7) = (3) + (6)

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - B(iii)

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made Only)

RATE LEVEL INDICATION
1000/3000 LIMITS

Ultimate Loss & ALE by Incurred Bornhuetter-Ferguson Method
Data Evaluated as of: 12/31/2013

	(1)	(2)	(3)	(4)	(5)	(6)
Report Year	Detrended Earned Premium at Current Average Rates	Expected LAE Ratio	To Date Incurred LAE Exhibit V - A	LAE Development Factor Exhibit V - B	LAE Outstanding	Ultimate LAE
2005	\$4,409,822	76.3%	\$2,003,237	1.018	0.017	\$2,061,159
2006	\$4,926,034	76.3%	\$938,913	1.017	0.017	\$1,002,356
2007	\$9,244,358	76.3%	\$5,391,182	1.020	0.020	\$5,529,146
2008	\$12,628,098	76.3%	\$9,167,051	1.035	0.034	\$9,491,636
2009	\$15,932,422	76.3%	\$13,643,437	1.052	0.050	\$14,248,401
2010	\$17,964,803	76.3%	\$10,073,342	1.114	0.102	\$11,472,733
2011	\$20,210,601	76.3%	\$7,937,915	1.238	0.192	\$10,904,813
2012	\$17,897,429	76.3%	\$4,627,165	1.716	0.417	\$10,324,904
TOTAL	\$103,213,567		\$53,782,241			\$65,035,146

NOTES: (5) = $1.0 - [1.0 / (4)]$

(6) = Maximum of (1) x (2) x (5) + (3) or Paid to Date LAE

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - B(iv)

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made Only)

RATE LEVEL INDICATION
1000/3000 LIMITS

Ultimate Loss & ALE by Paid Bornhuetter-Ferguson Method
Data Evaluated as of: 12/31/2013

	(1)	(2)	(3)	(4)	(5)	(6)
<u>Report Year</u>	<u>Detrended Earned Premium at Current Average Rates</u>	<u>Expected LAE Ratio</u>	<u>To Date Paid LAE Exhibit VI - A</u>	<u>LAE Development Factor Exhibit VI - B</u>	<u>LAE Outstanding</u>	<u>Ultimate LAE</u>
2005	\$4,409,822	76.3%	\$1,699,446	1.022	0.021	\$1,771,373
2006	\$4,926,034	76.3%	\$938,913	1.032	0.031	\$1,054,083
2007	\$9,244,358	76.3%	\$5,189,182	1.050	0.048	\$5,527,987
2008	\$12,628,098	76.3%	\$7,710,892	1.094	0.086	\$8,541,095
2009	\$15,932,422	76.3%	\$6,573,234	1.170	0.145	\$8,336,035
2010	\$17,964,803	76.3%	\$5,435,523	1.358	0.264	\$9,049,945
2011	\$20,210,601	76.3%	\$3,046,707	1.875	0.467	\$10,241,923
2012	\$17,897,429	76.3%	\$1,332,513	3.744	0.733	\$11,338,242
TOTAL	\$103,213,567		\$31,926,409			\$55,860,681

NOTES: (5) = $1.0 - [1.0 / (4)]$
(6) = $(1) \times (2) \times (5) + (3)$

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - C

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Development of Credibility Factor
Data Evaluated as of: 12/31/2013

I. Establishment of Credibility Standard:

A. Error % = $K = 7.5\%$

B. Probability = $P = 95.0\%$

C. $N = \{ (Z^2) / (K^2) \} = (1.96^2) / (0.075^2) = 683$

II. Calculated Credibility :

Based on the Number of Incurred Counts:

Net Number of Incurred Counts = C

100% Credibility is assigned to 683 Incurred Counts

$$\text{Credibility} = \sqrt{\frac{C}{683}}$$

Calculation:

C = 209

$$\text{Credibility} = \sqrt{\frac{209}{683}} = 0.55$$

Selected Credibility Factor = 0.55

THE MEDICAL PROTECTIVE COMPANY

Exhibit II

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made Only)

Fixed Expenses and Variable Expense Factor

Fixed Expense Components:

1. Acquisition Expense	\$	328
2. General Expense	\$	<u>817</u>
3. Total Fixed Expense per Policy	\$	1,145
4. Average Base Equivalent Factor		1.606
5. Base Equivalent Fixed Expense	\$	713

Variable Expense Components:

6. Taxes, Licenses and Fees		1.53%
7. Brokerage & Commissions		6.72%
8. Underwriting Profit Provision Reflecting Investment Income	Exhibit III	<u>5.00%</u>
9. Total Variable Expenses (Excluding LAE, Aq. Exp., and Gen. Exp.)		13.25%
10. Variable Expense Factor (Unity minus Variable Expenses)		0.867

NOTE: The non-variable expenses are based on the average cost per policy, at a 3/1/2015 cost level.

THE MEDICAL PROTECTIVE COMPANY

Exhibit III

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made Only)

CALCULATION OF UNDERWRITING PROFIT PROVISION
REFLECTING INVESTMENT INCOME

Investment Income Rate	4.52%		Premium Collection Pattern		LLAE Payment Pattern
Investment Income Tax Rate	29.53%	Time		Time	
Underwriting Tax Rate	35.00%	0.00	32.5%	0.00	0.0%
		0.25	23.3%	0.60	4.0%
UEPR/Surplus Ratio	1.92	0.50	23.9%	1.50	22.7%
LLAE Reserve/Surplus Ratio	1.83	0.75	20.3%	2.60	26.6%
		1.00	0.0%	3.50	20.3%
Variable Expense Ratio	8.25%			4.50	11.9%
Fixed Expense Ratio	9.02%			5.50	5.9%
				6.50	3.8%
LLAE Ratio	77.73%			7.50	1.7%
				8.50	0.9%
Combined Ratio	95.00%			9.50	0.6%
				10.50	0.7%
				11.50	0.2%
Underwriting Profit Provision	5.00%			12.50	0.4%
				13.50	0.0%
				14.50	0.0%
Total Return on Surplus & Insurance Operations	8.64%			15.50	0.0%

Time	(1) Collected Premium	(2) Earned Premium	(3) UEPR	(4) Change In UEPR	(5) Written Expenses	(6) Earned Expenses	(7) Incurred LLAE	(8) Paid LLAE	(9) LLAE Reserve	(10) Change In LLAE Reserve	(11) Tax Code Reserve Discount Factors	(12) Discounted LLAE Reserve	(13) Change in Discounted LLAE Reserve	(14) Tax Code UW Profit/Loss	(15) Tax on Tax Code UW Profit/Loss
0.00	\$ 32.48	\$ -	\$ 100.00	\$ 100.00	\$ 8.25	\$ -	\$ -	\$ -	\$ -	\$ -	0.9216	\$ -	\$ -	\$ 11.75	\$ 4.11
0.25	\$ 23.33	\$ 25.00	\$ 75.00	\$ (25.00)	\$ -	\$ 2.25	\$ 19.43	\$ -	\$ 19.43	\$ 19.43	0.9216	\$ 17.91	\$ 17.91	\$ (0.16)	\$ (0.06)
0.50	\$ 23.92	\$ 25.00	\$ 50.00	\$ (25.00)	\$ -	\$ 2.25	\$ 19.43	\$ 3.08	\$ 35.79	\$ 16.35	0.9216	\$ 32.98	\$ 15.07	\$ (0.40)	\$ (0.14)
0.75	\$ 20.27	\$ 25.00	\$ 25.00	\$ (25.00)	\$ -	\$ 2.25	\$ 19.43	\$ -	\$ 65.22	\$ 19.43	0.9216	\$ 50.89	\$ 17.91	\$ (0.16)	\$ (0.06)
1.00	\$ -	\$ 25.00	\$ -	\$ (25.00)	\$ -	\$ 2.25	\$ 19.43	\$ -	\$ 74.65	\$ 19.43	0.9216	\$ 68.80	\$ 17.91	\$ (0.16)	\$ (0.06)
1.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 17.68	\$ 56.97	\$ (17.68)	0.9311	\$ 63.04	\$ (15.75)	\$ (1.93)	\$ (0.68)
2.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20.69	\$ 36.28	\$ (20.69)	0.9282	\$ 33.67	\$ (19.37)	\$ (1.32)	\$ (0.46)
3.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15.78	\$ 20.50	\$ (15.78)	0.9520	\$ 19.52	\$ (14.15)	\$ (1.62)	\$ (0.57)
4.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9.23	\$ 11.27	\$ (9.23)	0.9513	\$ 10.73	\$ (8.79)	\$ (0.43)	\$ (0.15)
5.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4.58	\$ 6.70	\$ (4.58)	0.9264	\$ 6.21	\$ (4.52)	\$ (0.06)	\$ (0.02)
6.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2.96	\$ 3.73	\$ (2.96)	0.9578	\$ 3.58	\$ (2.63)	\$ (0.34)	\$ (0.12)
7.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1.35	\$ 2.38	\$ (1.35)	0.9507	\$ 2.26	\$ (1.31)	\$ (0.04)	\$ (0.01)
8.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 0.72	\$ 1.66	\$ (0.72)	0.9603	\$ 1.60	\$ (0.67)	\$ (0.05)	\$ (0.02)
9.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 0.63	\$ 1.04	\$ (0.63)	0.9340	\$ 0.97	\$ (0.63)	\$ 0.00	\$ 0.00
10.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 0.51	\$ 0.53	\$ (0.51)	0.9746	\$ 0.52	\$ (0.45)	\$ (0.05)	\$ (0.02)
11.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 0.19	\$ 0.34	\$ (0.19)	0.9746	\$ 0.33	\$ (0.19)	\$ (0.00)	\$ (0.00)
12.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 0.34	\$ -	\$ (0.34)	0.9746	\$ -	\$ (0.33)	\$ (0.01)	\$ (0.00)
13.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9746	\$ -	\$ -	\$ -	\$ -
14.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9746	\$ -	\$ -	\$ -	\$ -
15.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9746	\$ -	\$ -	\$ -	\$ -
Totals	\$ 100.00	\$ 100.00	\$ -	\$ -	\$ 8.25	\$ 9.02	\$ 77.73	\$ 77.73	\$ -	\$ -		\$ -	\$ -	\$ 5.00	\$ 1.75

Time	(16) Total Reserves	(17) From Reserves Investment Income Net of Tax	(18) Investment Income Net of Tax	(19) Required Surplus	(20) Change In Required Surplus	(21) From Required Surplus Investment Income Net of Tax	(22) Investment Income Net of Tax	(23) Cash Flow	(24) 8.64% Discount Factors	(25) Discounted Cash Flow
0.00	\$ 100.00	\$ -	\$ -	\$ 52.02	\$ 52.02	\$ -	\$ -	\$ (131.91)	1.0000	\$ (131.91)
0.25	\$ 94.43	\$ 1.11	\$ 0.78	\$ 49.66	\$ (2.36)	\$ 0.58	\$ 0.41	\$ 30.25	0.9795	\$ 29.63
0.50	\$ 85.79	\$ 1.05	\$ 0.74	\$ 45.61	\$ (4.05)	\$ 0.55	\$ 0.39	\$ 32.55	0.9594	\$ 31.23
0.75	\$ 80.22	\$ 0.95	\$ 0.67	\$ 43.24	\$ (2.36)	\$ 0.51	\$ 0.36	\$ 27.03	0.9397	\$ 25.40
1.00	\$ 74.65	\$ 0.89	\$ 0.63	\$ 40.88	\$ (2.36)	\$ 0.48	\$ 0.34	\$ 6.70	0.9205	\$ 6.18
1.50	\$ 66.97	\$ 1.67	\$ 1.17	\$ 31.20	\$ (9.68)	\$ 0.91	\$ 0.64	\$ 12.17	0.8831	\$ 10.76
2.50	\$ 36.28	\$ 2.57	\$ 1.81	\$ 19.87	\$ (11.33)	\$ 1.41	\$ 0.99	\$ 14.59	0.6129	\$ 11.88
3.50	\$ 20.50	\$ 1.64	\$ 1.15	\$ 11.23	\$ (8.64)	\$ 0.90	\$ 0.63	\$ 10.99	0.7482	\$ 8.22
4.50	\$ 11.27	\$ 0.93	\$ 0.65	\$ 6.17	\$ (5.05)	\$ 0.51	\$ 0.36	\$ 6.21	0.6887	\$ 4.28
5.50	\$ 6.70	\$ 0.51	\$ 0.36	\$ 3.67	\$ (2.51)	\$ 0.28	\$ 0.20	\$ 3.08	0.6339	\$ 1.95
6.50	\$ 3.73	\$ 0.30	\$ 0.21	\$ 2.05	\$ (1.62)	\$ 0.17	\$ 0.12	\$ 2.07	0.5835	\$ 1.21
7.50	\$ 2.38	\$ 0.17	\$ 0.12	\$ 1.30	\$ (0.74)	\$ 0.09	\$ 0.06	\$ 0.94	0.5371	\$ 0.50
8.50	\$ 1.66	\$ 0.11	\$ 0.08	\$ 0.91	\$ (0.39)	\$ 0.06	\$ 0.04	\$ 0.63	0.4944	\$ 0.25
9.50	\$ 1.04	\$ 0.08	\$ 0.05	\$ 0.57	\$ (0.34)	\$ 0.04	\$ 0.03	\$ 0.42	0.4551	\$ 0.19
10.50	\$ 0.53	\$ 0.05	\$ 0.03	\$ 0.29	\$ (0.28)	\$ 0.03	\$ 0.02	\$ 0.35	0.4189	\$ 0.15
11.50	\$ 0.34	\$ 0.02	\$ 0.02	\$ 0.18	\$ (0.11)	\$ 0.01	\$ 0.01	\$ 0.13	0.3855	\$ 0.05
12.50	\$ -	\$ 0.02	\$ 0.01	\$ -	\$ (0.16)	\$ 0.01	\$ 0.01	\$ 0.20	0.3549	\$ 0.07
13.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.3267	\$ -
14.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.3007	\$ -
15.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.2768	\$ -
Totals		\$ 12.06	\$ 8.46	\$ -	\$ -	\$ 6.53	\$ 4.58	\$ 16.29		\$ 0.00

THE MEDICAL PROTECTIVE COMPANY

Exhibit IV

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made Only)

DEVELOPMENT OF PURE PREMIUM TREND
1000/3000 LIMITS

	(1)	(2)	(3)	(4)
			(2) / (1)	
Report	Base	Selected	Base	Selected
Year	Equivalent	Ultimate	Equivalent	Trend
	Earned	LAE	Pure	Factors
	<u>Exposures</u>		<u>Premium</u>	
2001	1,119	\$7,496,334	\$6,702	1.743
2002	1,244	\$8,620,713	\$6,928	1.676
2003	2,343	\$17,891,235	\$7,635	1.612
2004	1,502	\$6,969,379	\$4,641	1.550
2005	761	\$1,903,468	\$2,503	1.490
2006	817	\$983,997	\$1,204	1.433
2007	1,478	\$5,525,247	\$3,739	1.378
2008	1,938	\$9,016,366	\$4,654	1.325
2009	2,340	\$11,292,218	\$4,826	1.274
2010	2,537	\$10,095,674	\$3,980	1.225
2011	2,746	\$10,573,368	\$3,850	1.178
2012	2,344	\$10,831,573	\$4,622	1.132

Data Output for Exponential Trend:

	<u>R-Squared</u>	<u>Trend</u>
2004-2011	11%	6.6%
2006-2011	39%	18.8%
2004-2012	16%	6.8%
2006-2012	39%	15.1%
Selected:		4.0%

NOTE: This exhibit is based upon statewide data.

THE MEDICAL PROTECTIVE COMPANY

Exhibit V - A

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Incurred Loss & ALE Development
1000/3000 LIMITS

As of 12/31/2013

Report Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1998	20,732,320	77,360,024	121,175,730	129,765,565	136,244,003	137,552,681	137,943,944	137,933,174	138,533,447	138,580,971	138,628,898	138,637,459	138,684,436	138,695,435	138,734,460
1999	19,539,164	86,066,663	119,546,716	134,132,466	139,079,438	140,586,607	140,059,427	140,067,658	140,352,362	139,805,399	139,818,631	139,842,863	140,851,799	140,851,799	140,851,799
2000	16,577,972	87,077,139	134,075,360	147,078,582	151,739,758	152,122,103	152,037,032	152,926,812	153,353,183	153,697,279	153,706,700	153,789,001	154,911,587	154,943,786	
2001	25,861,266	111,973,636	175,696,465	198,170,494	200,602,229	207,249,872	208,687,925	208,896,365	208,319,879	208,446,658	208,851,503	208,621,067	208,745,007		
2002	39,396,924	148,362,177	218,958,945	236,267,191	241,553,652	241,707,673	245,055,835	247,132,510	248,273,540	246,710,583	249,600,331	250,985,366			
2003	60,042,485	177,126,949	239,212,172	263,971,049	272,955,364	278,089,293	282,690,838	283,668,011	283,965,822	285,760,019	290,317,076				
2004	26,300,462	96,330,156	133,959,470	146,754,871	156,987,050	160,367,983	161,936,751	160,557,326	160,878,354	160,904,359					
2005	20,549,660	72,791,666	109,554,178	117,719,253	122,847,275	124,913,085	126,556,928	129,021,357	128,177,177						
2006	19,865,674	58,430,321	92,951,961	101,970,122	105,670,203	106,950,186	108,677,954	108,678,975							
2007	14,996,109	70,243,656	96,318,009	105,830,748	110,652,323	112,824,354	114,493,288								
2008	21,301,714	77,721,791	111,494,290	119,768,449	125,212,147	127,540,150									
2009	22,486,040	97,597,564	134,171,194	148,644,153	160,194,149										
2010	23,467,506	102,686,120	136,309,705	156,286,786											
2011	21,788,196	85,999,113	123,566,060												
2012	19,477,209	96,418,258													
2013	26,053,526														

NOTE: This exhibit is based on countywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit V - B

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Incurred Loss & ALE Development
1000/3000 LIMITS

As of 12/31/2013

Report Year	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-Ltr
1998	3,731	1,566	1,071	1,050	1,010	1,003	1,000	1,004	1,000	1,000	1,000	1,000	1,000	1,000	
1999	4,405	1,389	1,122	1,037	1,011	0,996	1,000	1,002	0,996	1,000	1,000	1,007	1,000	1,000	
2000	5,253	1,540	1,097	1,032	1,003	0,999	1,006	1,003	1,002	1,000	1,001	1,007	1,000	1,000	
2001	4,330	1,569	1,128	1,012	1,033	1,007	1,001	0,997	1,001	1,002	0,999	1,001	1,000		
2002	3,766	1,476	1,079	1,022	1,001	1,014	1,008	1,005	0,994	1,012	1,006				
2003	2,950	1,351	1,104	1,034	1,019	1,017	1,003	1,001	1,006	1,016					
2004	3,663	1,391	1,096	1,070	1,022	1,010	0,991	1,002	1,000						
2005	3,542	1,505	1,075	1,044	1,017	1,013	1,019	0,993							
2006	2,941	1,591	1,097	1,036	1,012	1,016									
2007	4,684	1,371	1,099	1,046	1,020	1,015									
2008	3,649	1,435	1,074	1,045	1,019										
2009	4,340	1,375	1,108	1,078											
2010	4,376	1,327	1,147												
2011	3,947	1,437													
2012	4,950														
Projected Incremental Development Factor	4,404	1,386	1,112	1,058	1,017	1,015	1,003	1,000	1,000	1,011	1,002	1,004	1,000	1,000	1,000
Cumulative Development Factor	7,559	1,716	1,238	1,114	1,052	1,035	1,020	1,017	1,018	1,017	1,007	1,004	1,000	1,000	1,000

NOTE: This exhibit is based on countywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit VI - A

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Paid Loss & ALE Development
1000/3000 LIMITS

As of 12/31/2013

Report Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1988	5,110,370	31,202,141	85,618,523	111,790,945	125,742,108	133,088,163	135,666,049	137,162,789	138,063,220	138,389,677	138,480,589	138,516,720	138,647,488	138,670,032	138,693,301
1989	5,931,377	36,083,420	80,676,553	110,265,719	127,183,367	132,710,921	137,153,535	137,801,761	139,403,421	139,547,963	139,736,373	139,841,362	140,851,799	140,851,799	140,851,799
2000	3,299,366	36,485,772	94,857,695	126,513,366	142,592,493	147,966,068	150,266,666	151,628,940	152,063,507	153,607,434	153,692,862	153,785,001	154,911,587	154,943,786	
2001	5,475,208	55,162,264	126,243,397	166,686,325	187,842,972	195,796,824	201,843,981	206,502,877	207,825,691	208,044,911	208,494,299	208,517,550	208,561,823		
2002	5,703,276	60,936,336	150,531,692	200,814,208	221,006,384	228,649,853	233,687,000	241,291,140	244,809,320	245,616,587	249,486,761	250,900,392			
2003	10,224,299	82,081,807	168,309,880	216,157,293	246,498,049	260,462,265	272,352,441	277,538,066	280,144,647	284,946,501	285,403,706				
2004	5,225,433	55,237,604	101,272,845	125,184,992	145,764,460	154,123,891	158,640,896	159,512,267	160,260,658	160,393,775					
2005	5,467,966	35,209,927	87,110,789	103,685,741	113,629,851	118,976,451	123,185,647	125,294,227	126,755,513						
2006	4,960,277	30,711,437	64,973,771	84,654,110	95,149,965	101,743,984	106,782,764	107,361,875							
2007	5,437,446	33,756,294	66,694,792	88,879,417	97,659,685	103,698,174	107,989,774								
2008	6,318,344	42,811,240	85,349,193	113,345,139	138,080,072										
2009	5,314,206	43,966,352	84,316,645	113,511,859											
2010	5,784,500	35,213,363	71,818,697												
2011	6,114,172	40,860,330													
2012															
2013															

NOTE: This exhibit is based on countrywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit VI - B

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Paid Loss & ALE Development
1000/3000 LIMITS

As of 12/31/2013

Report Year	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-Ult
1998	6.106	2.744	1.306	1.125	1.058	1.019	1.011	1.007	1.002	1.001	1.000	1.001	1.000	1.000	
1999	6.083	2.236	1.367	1.153	1.043	1.033	1.005	1.012	1.001	1.001	1.001	1.007	1.000	1.000	
2000	11.052	2.601	1.334	1.127	1.038	1.016	1.009	1.003	1.010	1.001	1.001	1.007	1.000		
2001	10.075	2.289	1.320	1.127	1.042	1.031	1.023	1.006	1.001	1.002	1.000	1.000			
2002	10.684	2.470	1.334	1.101	1.035	1.022	1.033	1.015	1.003	1.016	1.006				
2003	8.028	2.051	1.284	1.140	1.057	1.046	1.019	1.009	1.017	1.002					
2004	10.571	1.833	1.236	1.164	1.057	1.029	1.015	1.005	1.001						
2005	6.439	2.474	1.190	1.096	1.047	1.035	1.017	1.012							
2006	6.191	2.116	1.303	1.124	1.069	1.050									
2007	6.468	1.976	1.333	1.099	1.062	1.041									
2008	5.960	2.082	1.342	1.215	1.075										
2009	6.776	1.984	1.387	1.167											
2010	8.273	1.918	1.406												
2011	6.088	2.040													
2012	6.693														
Projected Incremental Development Factor	6.740	1.996	1.381	1.161	1.069	1.042	1.018	1.010	1.008	1.007	1.002	1.004	1.000	1.000	1.000
Cumulative Development Factor	25.234	3.744	1.875	1.358	1.170	1.094	1.050	1.032	1.022	1.014	1.007	1.004	1.000	1.000	1.000

NOTE: This exhibit is based on countywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit VII - A

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Incurred Loss Development
1000/3000 LIMITS

As of 12/31/2013

Report Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1998	15,804,782	62,429,809	97,070,321	101,191,365	103,941,289	104,119,489	103,815,634	103,404,634	103,624,634	103,604,634	103,559,634	103,539,634	103,598,634	103,598,634	103,598,634
1999	14,844,623	70,010,412	94,305,220	103,141,310	106,103,387	106,844,284	105,727,963	105,553,963	105,500,072	104,823,072	104,675,072	105,649,072	105,649,072	105,649,072	105,649,072
2000	10,867,774	66,765,479	102,023,140	108,366,735	109,885,936	108,835,686	107,831,666	108,584,686	108,692,686	108,587,686	108,580,186	108,578,186	109,575,186	109,575,186	
2001	17,430,600	85,660,404	134,925,698	149,505,419	147,189,232	150,718,221	150,787,238	150,072,238	149,049,338	149,147,338	149,454,789	149,210,289	149,210,289		
2002	26,381,278	108,198,044	162,226,883	187,948,822	168,911,738	166,267,707	168,400,081	169,417,964	169,890,887	168,112,994	170,537,994	171,584,994			
2003	33,043,029	125,692,443	167,479,873	179,946,010	181,434,243	182,193,012	183,793,445	183,038,445	182,085,279	183,154,333	187,034,833				
2004	13,275,441	66,525,155	92,971,215	99,286,959	105,889,251	106,986,101	107,276,698	105,422,698	105,281,698	105,270,698					
2005	9,165,149	47,147,389	72,347,196	74,925,119	76,642,570	77,564,125	78,622,357	80,700,108	79,485,108						
2006	9,492,524	36,207,990	61,343,455	65,512,765	65,999,624	65,954,544	66,868,941	66,499,774							
2007	6,191,141	48,933,901	64,585,680	68,539,748	71,072,532	71,283,484	72,047,274								
2008	11,385,819	52,801,608	76,080,208	78,742,343	80,924,776	80,692,148									
2009	10,586,544	66,660,292	92,403,128	98,377,259	104,306,950										
2010	11,284,482	74,008,596	95,696,691	106,411,024											
2011	10,550,246	56,265,145	79,618,586												
2012	8,037,596	70,378,849													
2013	11,304,481														

NOTE: This exhibit is based on countrywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit VII - B

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Incurred Loss Development
1000/3000 LIMITS

As of 12/31/2013

Report Year	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	<u>120-132</u>	<u>132-144</u>	<u>144-156</u>	<u>156-168</u>	<u>168-180</u>	<u>180-LIF</u>
1998	3.950	1.555	1.042	1.027	1.002	0.997	0.996	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	4.716	1.347	1.094	1.029	1.007	0.990	0.998	0.999	0.994	0.999	1.000	1.010	1.000	1.000	
2000	6.143	1.528	1.062	1.014	0.990	0.991	1.007	1.001	0.999	1.000	1.000	1.009	1.000	1.000	
2001	4.914	1.575	1.108	0.985	1.024	1.000	0.995	0.993	1.001	1.002	0.998	1.000			
2002	4.101	1.499	1.035	1.006	0.984	1.013	1.006	1.003	0.990	1.014	1.006				
2003	3.804	1.332	1.074	1.008	1.004	1.009	0.996	0.995	1.006	1.021					
2004	5.011	1.398	1.068	1.067	1.010	1.003	0.983	0.999							
2005	5.144	1.534	1.036	1.023	1.012	1.012	1.028	0.985							
2006	3.814	1.694	1.068	1.006	1.001	1.014									
2007	7.904	1.320	1.061	1.037	1.003	1.011	0.994								
2008	4.637	1.441	1.035	1.028	0.997										
2009	6.291	1.386	1.065	1.060											
2010	6.588	1.293													
2011	5.333	1.415	1.112												
2012	8.756														
Projected Incremental Development Factor	6.717	1.367	1.073	1.043	1.005	1.012	1.000	0.994	0.998	1.013	1.002	1.006	1.000	1.000	1.000
Cumulative Development Factor	10.595	1.577	1.154	1.075	1.030	1.025	1.013	1.013	1.019	1.021	1.007	1.006	1.000	1.000	1.000

NOTE: This exhibit is based on countrywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit VIII - A

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Incurred ALE Development

As of 12/31/2013

Report Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1998	4,927,538	14,980,214	24,105,408	28,574,199	32,302,713	33,433,191	34,128,310	34,528,541	34,898,813	34,976,337	35,069,264	35,078,825	35,085,803	35,096,801	35,135,826
1999	4,694,341	16,056,251	25,241,496	30,991,156	32,976,050	33,742,323	34,331,464	34,533,695	34,852,290	34,982,327	35,143,559	35,192,791	35,202,727	35,202,727	35,202,727
2000	5,710,199	20,311,660	32,052,220	38,711,847	41,853,822	43,286,416	44,205,346	44,342,126	44,660,496	45,109,592	45,126,514	45,210,814	45,336,401	45,368,600	
2001	8,430,666	26,313,232	40,770,767	48,665,075	53,412,987	56,531,651	57,900,687	58,824,146	59,270,541	59,382,653	59,396,713	59,410,777	59,534,717		
2002	13,015,646	40,164,133	56,731,962	68,316,370	72,641,914	75,439,966	76,655,754	77,714,546	78,382,653	78,597,589	79,062,337	79,400,372			
2003	26,999,457	51,434,506	71,732,299	84,025,039	91,521,122	95,896,280	98,897,393	100,629,566	101,910,543	102,605,666	103,282,243				
2004	13,025,021	29,805,001	40,988,255	47,467,912	51,087,798	53,381,882	54,660,053	55,134,628	55,596,656						
2005	11,384,512	25,644,277	37,206,961	42,794,135	46,204,705	47,348,960	48,034,570	48,321,249	48,692,069						
2006	10,373,150	22,222,331	31,608,507	36,457,357	39,770,580	40,995,642	41,809,013								
2007	8,804,968	21,309,755	31,732,330	37,291,000	39,579,791	41,530,859	42,446,014								
2008	9,915,895	24,920,183	35,414,082	41,026,106	44,287,372	46,848,002									
2009	11,889,496	30,937,272	41,768,066	50,266,893	55,887,200										
2010	12,183,024	28,677,524	40,613,014	49,875,761											
2011	11,237,950	29,733,968													
2012	11,439,612	26,039,409													
2013	14,749,045														

NOTE: This exhibit is based on countrywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit VIII - B

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Incurred ALE Development

As of 12/31/2013

Report Year	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-Life
1998	3.030	1.615	1.185	1.130	1.035	1.021	1.012	1.011	1.002	1.003	1.000	1.000	1.000	1.001	
1999	3.420	1.572	1.228	1.064	1.023	1.017	1.006	1.009	1.004	1.005	1.001	1.000	1.000	1.000	
2000	3.557	1.578	1.208	1.081	1.034	1.021	1.003	1.007	1.010	1.000	1.002	1.003	1.001		
2001	3.121	1.549	1.194	1.098	1.058	1.024	1.016	1.024	1.000	1.002	1.000	1.002			
2002	3.086	1.413	1.204	1.063	1.039	1.016	1.014	1.009	1.003	1.006	1.004				
2003	1.905	1.395	1.171	1.089	1.048	1.031	1.018	1.013	1.007	1.007					
2004	2.288	1.375	1.158	1.076	1.045	1.024	1.009	1.008	1.001						
2005	2.253	1.451	1.150	1.080	1.025	1.014	1.006	1.008							
2006	2.142	1.422	1.153	1.091	1.031	1.020	1.009								
2007	2.420	1.489	1.175	1.061	1.049	1.022									
2008	2.513	1.421	1.158	1.079	1.058										
2009	2.602	1.350	1.203	1.112											
2010	2.354	1.416	1.228												
2011	2.646	1.478													
2012	2.276														
Projected Incremental Development Factor	2.476	1.427	1.198	1.087	1.046	1.024	1.012	1.010	1.004	1.005	1.002	1.002	1.000	1.000	1.000
Cumulative Development Factor	5.111	2.064	1.447	1.207	1.111	1.061	1.037	1.024	1.013	1.009	1.004	1.002	1.000	1.000	1.000

NOTE: This exhibit is based on countrywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit IX - A

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Paid Loss Development
1000/3000 LIMITS

As of 12/31/2013

Report Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1998	3,047,420	21,064,538	64,186,500	84,687,394	94,483,289	100,106,489	101,804,134	102,854,134	103,268,634	103,493,634	103,498,634	103,488,634	103,573,634	103,573,634	103,573,634
1999	4,225,563	24,974,671	58,374,211	80,930,867	95,317,888	99,428,784	103,182,463	103,398,963	104,649,072	104,649,072	104,649,072	104,649,072	105,649,072	105,649,072	105,649,072
2000	1,335,793	22,725,549	66,951,963	90,130,234	102,029,436	105,381,186	106,418,686	107,442,686	107,532,686	108,532,686	108,575,186	108,575,186	109,575,186	109,575,186	109,575,186
2001	2,794,310	36,921,914	91,113,965	121,159,195	135,857,982	140,231,221	144,340,238	147,860,238	148,666,338	148,816,338	149,127,789	149,135,289	149,135,289	149,135,289	149,135,289
2002	1,330,227	34,514,046	101,632,732	136,727,154	150,632,820	154,634,540	157,875,905	164,202,964	168,572,887	167,059,994	170,459,994	171,509,994	171,509,994	171,509,994	171,509,994
2003	3,627,099	45,906,805	106,209,406	137,220,345	157,602,038	166,325,511	174,217,445	177,497,445	178,500,779	182,349,833	182,349,833	182,349,833	182,349,833	182,349,833	182,349,833
2004	924,189	33,714,655	65,387,465	80,303,459	95,602,751	101,205,601	104,174,198	104,624,198	104,907,198	104,909,198	104,909,198	104,909,198	104,909,198	104,909,198	104,909,198
2005	1,650,148	16,660,050	53,679,818	63,137,490	68,794,945	72,239,500	75,445,357	77,172,108	78,247,108	78,247,108	78,247,108	78,247,108	78,247,108	78,247,108	78,247,108
2006	1,397,083	14,772,989	36,829,972	49,878,265	56,262,124	61,132,624	65,128,441	65,294,274	65,294,274	65,294,274	65,294,274	65,294,274	65,294,274	65,294,274	65,294,274
2007	1,666,041	16,778,055	37,891,838	52,708,748	58,654,032	62,653,994	65,872,274	65,872,274	65,872,274	65,872,274	65,872,274	65,872,274	65,872,274	65,872,274	65,872,274
2008	1,461,758	14,004,806	36,024,207	51,739,340	66,856,774	72,449,047	72,449,047	72,449,047	72,449,047	72,449,047	72,449,047	72,449,047	72,449,047	72,449,047	72,449,047
2009	1,375,418	19,411,863	47,402,624	70,094,958	83,888,880	83,888,880	83,888,880	83,888,880	83,888,880	83,888,880	83,888,880	83,888,880	83,888,880	83,888,880	83,888,880
2010	352,511	21,911,283	47,712,849	72,510,908	72,510,908	72,510,908	72,510,908	72,510,908	72,510,908	72,510,908	72,510,908	72,510,908	72,510,908	72,510,908	72,510,908
2011	1,255,055	12,859,523	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805
2012	1,436,160	22,072,528	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805
2013	994,981	22,072,528	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805	33,876,805

NOTE: This exhibit is based on countywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit IX - B

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Paid Loss Development
1000/3000 LIMITS

As of 12/31/2013

Report Year	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-UIR
1998	6.912	3.047	1.319	1.116	1.060	1.017	1.010	1.004	1.002	1.000	1.000	1.001	1.000	1.000	
1999	5.910	2.337	1.386	1.178	1.043	1.038	1.002	1.012	1.000	1.000	1.000	1.010	1.000	1.000	
2000	17.013	2.946	1.346	1.132	1.033	1.010	1.010	1.001	1.009	1.000	1.000	1.009	1.000	1.000	
2001	13.213	2.468	1.330	1.121	1.032	1.029	1.024	1.005	1.001	1.002	1.000	1.001	1.000		
2002	25.946	2.945	1.345	1.102	1.027	1.021	1.040	1.014	1.003	1.020	1.006				
2003	12.657	2.314	1.292	1.149	1.055	1.047	1.019	1.006	1.022	1.000					
2004	36.480	1.989	1.228	1.191	1.059	1.029	1.004	1.003	1.000						
2005	10.096	3.222	1.176	1.090	1.050	1.044	1.023	1.014							
2006	10.574	2.493	1.354	1.128	1.087	1.065									
2007	10.071	2.258	1.391	1.113	1.068	1.051									
2008	9.581	2.572	1.496	1.292	1.064										
2009	14.113	2.442	1.479	1.197											
2010	62.158	2.178	1.520												
2011	10.246	2.634													
2012	15.369														
Projected Incremental Development Factor	15.348	2.388	1.482	1.200	1.080	1.053	1.021	1.008	1.010	1.007	1.002	1.006	1.000	1.000	1.000
Cumulative Development Factor	78.178	5.094	2.133	1.439	1.200	1.111	1.055	1.034	1.025	1.016	1.008	1.006	1.000	1.000	1.000

NOTE: This exhibit is based on countrywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit X - A

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Paid ALE Development

As of 12/31/2013

Report Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1998	2,062,951	10,137,603	21,432,022	27,103,650	31,258,818	32,981,673	33,861,915	34,308,656	34,794,586	34,896,043	34,981,955	35,018,086	35,073,855	35,096,398	35,119,667
1999	1,705,814	11,108,749	22,302,342	29,834,852	31,865,479	33,282,137	33,971,072	34,402,798	34,754,349	34,898,891	35,087,301	35,192,290	35,202,727	35,202,727	35,202,727
2000	1,963,574	13,740,223	27,905,732	36,383,132	40,563,057	42,584,881	43,847,680	44,186,254	44,530,820	45,074,747	45,117,676	45,209,814	45,336,401	45,368,600	
2001	2,680,898	18,240,351	35,129,433	45,527,130	51,984,990	55,565,603	57,503,743	58,842,638	59,159,353	59,228,573	59,366,509	59,382,260	59,426,533		
2002	4,373,049	26,422,290	48,898,960	64,087,054	70,373,564	74,015,313	75,811,095	77,088,476	78,236,433	78,556,593	79,026,767	79,390,398			
2003	6,597,200	36,175,002	62,100,474	78,936,948	88,896,012	94,136,783	96,134,996	100,040,621	101,643,868	102,496,768	103,053,873				
2004	4,301,244	21,522,949	35,885,380	44,881,533	50,161,708	52,918,290	54,466,698	54,888,069	55,353,460						
2005	3,817,818	18,549,877	33,430,971	40,548,251	44,834,906	46,736,951	47,740,289	48,122,119	48,508,405						
2006	3,563,194	15,938,448	28,143,799	34,775,845	38,887,862	40,611,360	41,654,323	42,067,601							
2007	3,553,040	16,978,239	28,802,955	36,170,669	39,005,653	41,044,179	42,117,500								
2008	3,975,688	18,403,708	31,445,781	38,784,387	43,158,051	45,781,421									
2009	4,942,926	23,399,377	37,946,569	48,250,180	54,191,193										
2010	4,961,694	22,055,069	36,603,796	46,000,950											
2011	4,529,445	22,353,840	37,941,892												
2012	4,678,011	18,787,802													
2013	5,200,496														

NOTE: This exhibit is based on countrywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit X - B

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made only)

Paid ALE Development

As of 12/31/2013

Report Year	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	<u>120-132</u>	<u>132-144</u>	<u>144-156</u>	<u>156-168</u>	<u>168-180</u>	<u>180-UIR</u>
1998	4.914	2.114	1.265	1.153	1.055	1.027	1.013	1.014	1.003	1.002	1.001	1.002	1.001	1.001	
1999	6.512	2.008	1.315	1.086	1.044	1.021	1.013	1.010	1.004	1.005	1.003	1.000	1.000	1.000	
2000	6.998	2.031	1.304	1.115	1.050	1.030	1.008	1.008	1.012	1.001	1.002	1.003	1.001		
2001	6.804	1.926	1.296	1.142	1.069	1.035	1.020	1.009	1.001	1.002	1.000	1.001			
2002	6.042	1.851	1.311	1.098	1.052	1.024	1.017	1.015	1.004	1.006	1.005				
2003	5.483	1.717	1.271	1.126	1.059	1.042	1.019	1.016	1.008	1.005					
2004	5.004	1.667	1.251	1.118	1.055	1.029	1.008	1.008	1.002						
2005	4.859	1.802	1.213	1.106	1.042	1.021	1.008	1.008							
2006	4.473	1.766	1.236	1.118	1.044	1.026	1.010								
2007	4.779	1.696	1.256	1.078	1.052	1.026									
2008	4.629	1.709	1.233	1.113	1.061										
2009	4.734	1.622	1.272	1.123											
2010	4.445	1.660	1.257												
2011	4.935	1.697													
2012	4.016														
Projected Incremental Development Factor	4.548	1.674	1.255	1.107	1.053	1.024	1.014	1.012	1.006	1.005	1.003	1.001	1.000	1.000	1.000
Cumulative Development Factor	11.869	2.610	1.559	1.242	1.122	1.066	1.041	1.027	1.014	1.009	1.004	1.001	1.000	1.000	1.000

NOTE: This exhibit is based on countrywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit XI

ILLINOIS

PHYSICIANS & SURGEONS

Classification Changes

Current Class	ISO Code	Description	Current Relativity to 1B	Relative to 80420						Proposed Class	Proposed Relativity to 1C	Relativity Change	Overall Specialty Change	MedPro % of Book
				Current MedPro Rate Rel	ISMIE Rate Rel	Norcal Rate Rel	PSIC Rate Rel	TDC Rate Rel	Proposed MedPro Rate Rel					
Class 1A														
1A	254.00	ALLERGY	0.750	0.682	0.498	0.530	0.650	0.524	0.545	1A	0.600	-20.0%	-20.0%	1.1%
1A	263.00	OPHTHALMOLOGY-NO SURGERY	0.750	0.682	0.665	0.710	0.650	0.604	0.545	1A	0.600	-20.0%	-20.0%	0.1%
From 1B to 1A														
1B	232.00	HYPNOSIS	1.000	0.909	0.665	0.710	0.850	0.591	0.545	1A	0.600	-40.0%	-40.0%	0.0%
1B	249.00	PSYCHIATRY-INCLUDING CHILD	1.000	0.909	0.665	0.710	0.850	0.591	0.545	1A	0.600	-40.0%	-40.0%	1.0%
1B	250.00	PSYCHOANALYSIS	1.000	0.909	0.665	0.710	0.850	0.591	0.545	1A	0.600	-40.0%	-40.0%	0.0%
1B	251.00	PSYCHOSOMATIC MEDICINE	1.000	0.909	0.665	0.710	0.850	0.591	0.545	1A	0.600	-40.0%	-40.0%	0.0%
From 1A to 1B														
1A	231.00	GEN. PREVENTIVE MED.-NO SURG.	0.750	0.682	1.167	0.710	0.650	1.207	0.682	1B	0.750	0.0%	0.0%	0.0%
1A	233.00	OCCUPATIONAL MEDICINE	0.750	0.682	1.000	0.530	0.650	0.609	0.682	1B	0.750	0.0%	0.0%	0.0%
1A	235.00	PHYSIATRY	0.750	0.682	0.498	1.000	0.650	0.591	0.682	1B	0.750	0.0%	0.0%	1.2%
1A	236.00	PUBLIC HEALTH	0.750	0.682	0.498	0.710	0.650	0.539	0.682	1B	0.750	0.0%	0.0%	0.0%
1A	240.00	FORENSIC MEDICINE	0.750	0.682	0.498	0.530	0.650	0.539	0.682	1B	0.750	0.0%	0.0%	0.0%
1A	256.00	DERMATOLOGY-NO SURGERY	0.750	0.682	0.665	0.710	0.650	0.611	0.682	1B	0.750	0.0%	0.0%	2.8%
1A	262.00	NUCLEAR MEDICINE	0.750	0.682	1.000	0.710	0.850	0.813	0.682	1B	0.750	0.0%	0.0%	0.3%
Class 1B														
1B	238.00	ENDOCRINOLOGY-NO SURGERY	1.000	0.909	0.665	0.710	0.850	0.816	0.682	1B	0.750	-25.0%	-25.0%	0.1%
1B	252.00	RHEUMATOLOGY-NO SURGERY	1.000	0.909	0.721	0.710	0.850	0.813	0.682	1B	0.750	-25.0%	-25.0%	0.4%
1B	266.00	PATHOLOGY-NO SURGERY	1.000	0.909	0.665	0.710	1.000	0.875	0.682	1B	0.750	-25.0%	-25.0%	0.6%
1B	267.00	PEDIATRICS-NO SURGERY	1.000	0.909	0.665	0.710	1.000	0.814	0.682	1B	0.750	-25.0%	-25.0%	2.5%
From 1A to 1C														
1A	230.00	AEROSPACE MEDICINE	0.750	0.682	1.000	0.710	0.650	1.000	0.909	1C	1.000	33.3%	33.3%	0.0%
1A	248.00	NUTRITION	0.750	0.682	1.000	0.530	0.650	0.477	0.909	1C	1.000	33.3%	33.3%	0.0%
From 1B to 1C														
1B	234.00	PHARMACOLOGY-CLINICAL	1.000	0.909	1.167	0.710	1.000	1.207	0.909	1C	1.000	0.0%	0.0%	0.0%
1B	243.00	GERIATRICS-NO SURGERY	1.000	0.909	0.721	1.000	0.850	0.870	0.909	1C	1.000	0.0%	0.0%	0.1%
1B	244.00	GYNECOLOGY-NO SURGERY	1.000	0.909	1.167	1.100	0.850	0.844	0.909	1C	1.000	0.0%	0.0%	0.0%
1B	245.00	HEMATOLOGY-NO SURGERY	1.000	0.909	1.000	1.000	1.000	0.972	0.909	1C	1.000	0.0%	0.0%	0.3%
1B	247.00	RHINOLOGY-NO SURGERY	1.000	0.909	0.498	0.530	1.000	2.564	0.909	1C	1.000	0.0%	0.0%	0.0%
1B	258.00	LARYNGOLOGY-NO SURGERY	1.000	0.909	0.498	0.530	1.000	1.810	0.909	1C	1.000	0.0%	0.0%	0.0%
1B	264.00	OTOLOGY-NO SURGERY	1.000	0.909	0.498	0.530	1.000	0.567	0.909	1C	1.000	0.0%	0.0%	0.0%
1B	265.00	OTORHINOLARYNGOLOGY-NO SURGERY	1.000	0.909	0.498	0.530	1.000	0.567	0.909	1C	1.000	0.0%	0.0%	0.0%
1B	268.00	PHYSICIANS-NO SURGERY-N.O.C.	1.000	0.909	1.000	0.710	0.850	1.000	0.909	1C	1.000	0.0%	0.0%	0.6%
1B	282.00	DERMATOLOGY-MINOR SURGERY	1.000	0.909	0.665	1.000	1.500	1.072	0.909	1C	1.000	0.0%	0.0%	1.8%
Class 1C														
1C	260.00	NEPHROLOGY-NO SURGERY	1.100	1.000	1.112	1.000	0.850	0.925	0.909	1C	1.000	-9.1%	-9.1%	0.0%
1C	289.00	OPHTHALMOLOGY-MINOR SURGERY	1.100	1.000	0.944	1.000	1.000	1.308	0.909	1C	1.000	-9.1%	-9.1%	0.0%
From 1C to 1D														
1C	257.00	INTERNAL MEDICINE-NO SURGERY	1.100	1.000	1.187	1.210	1.000	1.207	1.000	1D	1.100	0.0%	0.0%	15.8%
1C	420.00	FAMILY PHYSICIAN-NO SURGERY	1.100	1.000	1.000	1.000	1.000	1.000	1.000	1D	1.100	0.0%	0.0%	10.7%
Class 1D														
1D	114.00	SURGERY-OPHTHALMOLOGY	1.280	1.164	0.944	1.000	1.150	1.308	1.000	1D	1.100	-14.1%	-14.1%	1.7%
From 2A to 1D														
2A	237.00	DIABETES-NO SURGERY	1.400	1.273	1.000	1.000	0.850	1.207	1.000	1D	1.100	-21.4%	-21.4%	0.0%
2A	255.00	CARDIOVASCULAR DISEASE-NO SURGERY	1.400	1.273	1.112	4.290	1.000	3.810	1.000	1D	1.100	-21.4%	-21.4%	0.0%
From 1D to 1E														
1D	296.00	HOSPITALISTS	1.280	1.164	1.167	1.690	1.500	1.109	1.164	1E	1.280	0.0%	0.0%	1.4%
From 2A to 1E														
2A	272.00	ENDOCRINOLOGY-MINOR SURGERY	1.400	1.273	1.446	1.100	1.500	1.396	1.164	1E	1.280	-8.6%	-8.6%	0.0%
From 2B to 1E														
2B	287.00	NEPHROLOGY-MINOR SURGERY	1.650	1.500	1.279	1.210	1.250	1.330	1.164	1E	1.280	-22.4%	-22.4%	0.1%
2B	431.00	SHOCK THERAPY,N.O.C.	1.650	1.500	0.665	0.710	0.850	0.591	1.164	1E	1.280	-22.4%	-22.4%	0.0%
From 2B to 2A														
2B	241.00	GASTROENTEROLOGY-NO SURGERY	1.650	1.500	1.446	1.150	1.000	1.249	1.273	2A	1.400	-15.2%	-15.2%	0.0%
2B	246.00	INFECTIOUS DISEASES-NO SURG.	1.650	1.500	1.112	1.100	1.000	1.450	1.273	2A	1.400	-15.2%	-15.2%	0.0%
2B	253.00	RADIOLOGY-DIAGNOSTIC-NO SURGERY	1.650	1.500	1.279	1.210	1.250	1.243	1.273	2A	1.400	-15.2%	-15.2%	0.1%
2B	261.00	NEUROLOGY-INCL. CHILD-NO SURGERY	1.650	1.500	1.446	1.100	1.125	1.271	1.273	2A	1.400	-15.2%	-15.2%	0.8%
2B	278.00	HEMATOLOGY-MINOR SURGERY	1.650	1.500	1.000	1.330	1.500	1.261	1.273	2A	1.400	-15.2%	-15.2%	0.0%
2B	292.00	PATHOLOGY-MINOR SURGERY	1.650	1.500	2.171	1.100	1.650	0.875	1.273	2A	1.400	-15.2%	-15.2%	0.0%
2B	425.00	RADIATION THERAPY,N.O.C.	1.650	1.500	1.837	1.460	1.000	1.243	1.273	2A	1.400	-15.2%	-15.2%	0.7%

THE MEDICAL PROTECTIVE COMPANY

Exhibit XI

ILLINOIS

PHYSICIANS & SURGEONS

Classification Changes

Current Class	ISO Code	Description	Current Relativity to 1B	Relative to 80420					Proposed MedPro Rate Rel	Proposed Class	Proposed Relativity to 1C	Relativity Change	Overall Specialty Change	MedPro % of Book
				Current MedPro Rate Rel	ISMIE Rate Rel	Norcal Rate Rel	PSIC Rate Rel	TDC Rate Rel						
From 2C to 2B														
2C	269.00	PULMONARY DISEASES-NO SURGERY	1.950	1.773	1.279	1.210	1.000	1.208	1.500	2B	1.650	-15.4%	-15.4%	0.1%
2C	274.00	GASTROENTEROLOGY-MIN. SURGERY	1.950	1.773	1.446	1.460	1.250	1.332	1.500	2B	1.650	-15.4%	-15.4%	0.8%
2C	279.00	INFECTIOUS DISEASES-MIN. SURG.	1.950	1.773	1.446	1.460	1.500	1.450	1.500	2B	1.650	-15.4%	-15.4%	0.0%
2C	281.00	CARDIOVASCULAR DISEASE-MIN. SURGERY	1.950	1.773	1.725	4.290	1.500	1.658	1.500	2B	1.650	-15.4%	-15.4%	0.1%
2C	421.00	FAMILY PHYS/GEN.-MINOR SURG NO DELIVERIES	1.950	1.773	2.171	1.590	1.500	1.949	1.500	2B	1.650	-15.4%	-15.4%	0.0%
From 2D to 2B														
2D	280.00	RADIOLOGY-DIAGNOSTIC-MIN. SURGERY	2.200	2.000	1.446	1.460	1.550	1.243	1.500	2B	1.650	-25.0%	-25.0%	8.0%
2D	449.00	RADIOPAQUE DYE INJECTIONS,N.O.C.	2.200	2.000	1.837	1.720	1.550	1.243	1.500	2B	1.650	-25.0%	-25.0%	0.0%
2D	472.00	RADIOLOGY-INCL MAMMOGRAPHY	2.200	2.000	1.279	1.720	1.650	1.243	1.500	2B	1.650	-25.0%	-25.0%	1.4%
From 3A to 2B *														
3A	283.00	INTENSIVE CARE MEDICINE	2.350	2.136	1.446	1.460	1.650	1.139	1.500	2B	1.650	-29.8%	-33.9%	0.0%
3A	288.00	NEUROLOGY-INCL. CHILD-MIN. SURG.	2.350	2.136	1.446	1.460	1.500	1.509	1.500	2B	1.650	-29.8%	-33.9%	0.0%
3A	437.00	ACUPUNCTURE	2.350	2.136	2.171	1.000	0.850	1.390	1.500	2B	1.650	-29.8%	-33.9%	0.0%
From 3A to 2C *														
3A	106.00	SURGERY-LARYNGOLOGY	2.350	2.136	1.669	1.720	2.150	1.810	1.773	2C	1.950	-17.0%	-21.8%	0.0%
3A	158.00	SURGERY-OTOLOGY	2.350	2.136	1.669	1.720	2.150	0.567	1.773	2C	1.950	-17.0%	-21.8%	0.0%
3A	159.00	SURGERY-OTORHINOLARYNGOLOGY	2.350	2.136	1.669	1.720	2.150	1.371	1.773	2C	1.950	-17.0%	-21.8%	0.3%
3A	160.00	SURGERY-RHINOLOGY	2.350	2.136	1.669	1.720	2.500	2.564	1.773	2C	1.950	-17.0%	-21.8%	0.0%
3A	273.00	FAMILY PRACTICE - MINOR SURG INCL DELIVERIES	2.350	2.136	1.558	2.110	3.000	1.582	1.773	2C	1.950	-17.0%	-21.8%	0.1%
From 4A to 2C *														
4A	102.00	EMERGENCY MED.-NO MAJ. SURGERY	2.850	2.591	1.725	1.720	3.000	2.840	1.773	2C	1.950	-31.6%	-35.6%	2.8%
From 3A to 2D *														
3A	104.00	SURGERY-GASTROENTEROLOGY	2.350	2.136	1.446	2.110	2.150	1.353	2.000	2D	2.200	-6.4%	-11.8%	0.0%
3A	155.00	SURGERY-PLASTIC-OTORHINOLARYNGOLOGY	2.350	2.136	1.948	3.030	2.500	1.782	2.000	2D	2.200	-6.4%	-11.8%	0.0%
3A	422.00	CATHETERIZATION,N.O.C.	2.350	2.136	1.725	4.290	1.500	1.658	2.000	2D	2.200	-6.4%	-11.8%	1.8%
From 3B to 2D *														
3B	105.00	SURGERY-GERIATRICS	2.600	2.364	3.231	2.320	2.150	0.870	2.000	2D	2.200	-16.4%	-20.3%	0.0%
3B	115.00	SURGERY-COLON AND RECTAL	2.600	2.364	1.837	1.890	2.000	2.108	2.000	2D	2.200	-15.4%	-20.3%	0.0%
3B	117.00	SURGERY-FAMILY PRACTICE	2.600	2.364	2.171	2.110	2.500	1.949	2.000	2D	2.200	-15.4%	-20.3%	0.0%
From 4B to 3														
4B	157.00	EMERGENCY MED.-INCL. MAJ. SURG.	3.100	2.818	1.948	2.110	3.750	2.840	2.136	3	2.350	-24.2%	-24.2%	0.0%
From 4A to 4														
4A	136.00	SURGERY-COSMETIC	2.850	2.591	1.948	3.030	3.000	2.783	2.591	4	2.850	0.0%	0.0%	0.1%
4A	156.00	SURGERY-PLASTIC-N.O.C.	2.850	2.591	2.952	3.030	3.000	2.783	2.591	4	2.850	0.0%	0.0%	2.8%
4A	167.00	SURGERY-GYNECOLOGY	2.850	2.591	1.948	2.110	3.750	2.269	2.591	4	2.850	0.0%	0.0%	0.7%
4A	169.00	SURGERY-HAND	2.850	2.591	1.948	2.110	2.500	1.893	2.591	4	2.850	0.0%	0.0%	0.4%
4A	170.00	SURGERY-HEAD AND NECK	2.850	2.591	1.948	2.780	2.750	3.712	2.591	4	2.850	0.0%	0.0%	0.0%
4A	176.00	ORTHOPEDIC (EXCL. BACK)	2.850	2.591	3.064	3.360	3.000	2.892	2.591	4	2.850	0.0%	0.0%	5.0%
Class 5														
5	144.00	SURGERY-THORACIC	3.900	3.545	3.956	3.780	4.500	3.900	3.136	5	3.450	-11.5%	-11.5%	0.0%
5	148.00	SURGERY-VASCULAR	3.900	3.545	3.956	4.290	4.500	4.195	3.136	5	3.450	-11.5%	-11.5%	0.1%
5	150.00	SURGERY-CARDIOVASCULAR DISEASE	3.900	3.545	3.956	4.290	4.500	3.810	3.136	5	3.450	-11.5%	-11.5%	0.0%
From 6B to 5														
6B	143.00	SURGERY-GENERAL-N.O.C.	4.600	4.182	3.231	2.780	3.000	3.071	3.136	5	3.450	-25.0%	-25.0%	1.7%
From 6B to 6A														
6B	166.00	SURGERY-ABDOMINAL	4.600	4.182	3.231	3.360	3.750	3.150	3.727	6A	4.100	-10.9%	-10.9%	0.0%
From 7 to 6B														
7	148.00	SURGERY-BARIATRIC	5.300	4.818					4.182	6B	4.600	-13.2%	-13.2%	0.0%
7	171.00	SURGERY-TRAUMATIC	5.300	4.818	3.231	4.290	4.500	2.840	4.182	6B	4.600	-13.2%	-13.2%	0.0%
Remainder of Book													0.0%	28.8%
Weighted Overall Impact:														-5.5%

Notes: 1) For specialty descriptions listed with *, there is an additional rate impact due to the change in the Increased Limit Factors.
2) Competitor rates are based on the following filings: ISMIE - 10/2013, Norcal - 4/2014, PSIC 4/2013, TDC 7/2013

THE MEDICAL PROTECTIVE COMPANY

EXHIBIT I - D(i)

ILLINOIS

PHYSICIANS & SURGEONS
(Claims Made Only)

MEDPRO BASE RATE

I. LOSS COST COMPONENT

A. Average 1M/3M Limit Claims Made LALE Pure Premium	Exhibit I - D(ii)	\$19,341
B. Unallocated Loss Adjustment Expense Factor		1.021
C. DDR provision		1.060
D. <u>Mass Tort Risk Load</u>		<u>1.028</u>
E. MedPro 1M/3M Limit Average CM LLAE Pure Premium	IA x IB x 1C x 1D =	\$21,518

II. FIXED EXPENSE COMPONENT

A. General Expense		\$817
B. <u>Other Acquisition Expense</u>		<u>\$328</u>
C. MedPro Total Fixed Expense	IIA + IIB =	\$1,145

III. VARIABLE EXPENSE COMPONENT

A. Commissions		6.7%
B. Taxes, Licenses & Fees		1.9%
C. <u>Investment Income Offset</u>		<u>5.0%</u>
D. MedPro Total Variable Expenses	IIIA + IIIB + IIIC	13.6%
E. MedPro Variable Expense Factor	1 - IIID	0.864

IV. INDICATED \$1M/\$3M CLAIMS MADE BASE RATE

A. 1M/3M Claims Made Indicated Rate	(IE + IIC) / IIIE	\$26,242
B. Average Credits		35.5%
C. Average Class Factor Including ILF Differential	Exhibit I - D(iii)	1.914
D. <u>Average Territory Factor (Relative to Territory 1)</u>	Exhibit I - D(iii)	<u>0.858</u>
E. MedPro Indicated 1M/3M Claims Made Base Rate	IVA / (IVC x IVD) / (1.0 - IVB)	\$24,769
F. Current MedPro 1M/3M Claims Made Base Rate (Territory 1)		\$26,019
G. Indicated Rate Change	(IVE/ IVF) - 1.0	-4.8%

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - D(ii)

ILLINOIS

PHYSICIANS & SURGEONS

UNDISCOUNTED LALE PURE PREMIUM

(1)	ISMIE LALE Pure Premium (Base Class)		\$16,900
(2)	Average LALE Pure Premium	Line (1) * 1.104 =	\$18,658
(3)	Trended Undiscounted Average LALE Pure Premium		\$19,341

Note: 1) From 10/2013 ISMIE filing, Tillinghast Exhibit C, Sheet 2

2) Average Class/Territory Relativity of 1.104 from Tillinghast Exh. C, Sheet 2

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - D(iii)

ILLINOIS

PHYSICIANS & SURGEONS

AVERAGE CLASS AND AVERAGE TERRITORY DIFFERENTIAL

Current MedPro Class	AMA Exposure Distribution	Current MedPro Relativity	MedPro ILF Differential	MedPro Relativity w/ ILF Differential
1A	4.1%	0.750	1.000	0.750
1B	18.3%	1.000	1.000	1.000
1C	25.9%	1.100	1.000	1.100
1D	2.2%	1.280	1.000	1.280
2A	6.4%	1.400	1.000	1.400
2B	10.2%	1.650	1.000	1.650
2C	4.4%	1.950	1.000	1.950
2D	2.7%	2.200	1.000	2.200
3A	4.8%	2.350	1.062	2.495
3B	1.4%	2.600	1.062	2.761
4A	7.4%	2.850	1.062	3.026
4B	0.4%	3.100	1.062	3.292
5	1.1%	3.900	1.062	4.141
6A	0.9%	4.100	1.062	4.353
6B	8.9%	4.600	1.062	4.884
7	0.2%	5.300	1.062	5.627
8	0.7%	7.600	1.062	8.069
Average Class Differential				1.914

Current MedPro Territory	AMA Exposure Distribution	Current MedPro Relativity
1	55.6%	2.000
2	0.3%	1.800
3	12.6%	1.700
4	0.5%	1.500
5	17.0%	1.400
6	0.2%	1.200
7	4.4%	0.900
8	6.4%	1.000
9	3.0%	1.100
Average Territory Differential		1.717

Note: Exposures are based on an AMA distribution of Illinois physicians by classification and county.

The Medical Protective Company
Physicians & Surgeons / Comprehensive Coverage for Healthcare Providers
Rate and Rule Revision
Objection Letter Date: 06/26/2014
Respond By Date: 07/03/2014

Thank you for your questions regarding the above referenced filing. In response to your inquiry, please accept the following. We have restated your question for your ease in reviewing our response.

Objection 1

Comments:

Please define and provide the supporting calculation for item 4 of Exhibit II, the average base equivalent factor (1.606).

Response:

The average base equivalent factor is equal to the Medical Protective average class factor times the average claims-made age factor based on the current insured distribution. The table below shows the calculation used to determine the factor of 1.606.

Class Factor	% of Book Earned Exposures	Current Relativity
1A	5.4%	0.750
1B	7.3%	1.000
1C	25.8%	1.100
1D	6.2%	1.280
2A	14.9%	1.400
2B	6.2%	1.650
2C	1.7%	1.950
2D	9.4%	2.200
3A	2.3%	2.350
3B	0.1%	2.600
4A	12.8%	2.850
4B	0.0%	3.100
5	0.2%	3.900
6A	0.9%	4.100
6B	6.3%	4.600
7	0.0%	5.300
8	0.6%	7.600
(1) Average Class	100.0%	1.826
(2) Average Claims-Made Age		0.879
(3) Average Base Equivalent Factor		1.606
= (1) x (2)		

State: Illinois
TOI/Sub-TOI: 11.0 Medical Malpractice - Claims Made/Occurrence/11.0000 Med Mal Sub-TOI Combinations
Product Name: Physicians & Surgeons and Comprehensive Coverage for Healthcare Providers
Project Name/Number: Class Plan Filing/14-ILMD-01

Filing Company: The Medical Protective Company

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
06/09/2014		Supporting Document	Strike Thru's	06/17/2014	IL MD Rates OCC.pdf IL MD CFC OCC.pdf IL MD CFC SCM.pdf IL MD Rates SCM_1.pdf IL MD Rates SCM_2.pdf Section III State Exception_1.pdf Section III State Exception_2.pdf